

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	153	220	176	538	307	485	275	146
2	166	239	197	584	347	527	313	158
3	175	252	213	635	372	572	335	167
4	188	279	220	704	431	633	387	178
5	193	278	248	740	461	667	414	187
6	209	309	245	793	527	714	475	200
7	213	298	271	842	537	759	482	202
8	227	331	279	885	577	798	520	217
9	260	355	317	917	602	825	541	248
10	263	415	355	976	694	878	626	262
11	254	451	351	960	699	864	629	283
12	282	431	384	962	750	865	675	270
13	321	468	413	963	755	867	678	306
14	359	490	463	947	780	852	702	343
15	426	546	485	944	842	851	758	401
16	358	557	633	924	815	832	734	360
17	272	421	340	939	601	844	540	268
18	278	549	386	963	750	867	675	309
19	337	537	458	920	761	829	685	368
20	312	548	431	954	783	859	705	338
21	382	553	587	927	823	835	741	521
22	377	553	571	929	809	836	728	504
23	288	510	457	939	747	845	672	286
24	290	455	376	943	671	848	604	289
25	288	514	396	946	770	851	694	307
26	354	558	506	923	822	831	739	334
27	132	201	151	482	260	435	233	134
40	332	498	420	954	736	859	663	343
41	344	494	464	960	778	864	700	347
42	424	546	501	950	840	855	756	422
43	380	538	489	947	840	854	756	402
44	344	567	640	939	825	845	742	343
45	393	528	484	949	836	854	752	401

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 1 (A-1)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	134	242	152	452	239	408	215	131
2	146	264	169	492	270	443	243	142
3	154	277	183	534	289	481	261	150
4	166	307	189	592	336	532	301	160
5	169	306	213	622	359	560	322	168
6	184	340	210	667	410	601	370	179
7	188	328	232	708	418	638	375	182
8	200	364	240	745	449	670	404	195
9	229	391	273	771	469	693	421	222
10	231	458	305	821	540	738	486	234
11	224	497	301	807	543	726	488	254
12	249	474	329	809	583	727	525	242
13	282	516	354	810	587	728	528	275
14	316	540	397	796	606	716	546	307
15	375	602	416	794	655	715	590	360
16	315	614	543	777	634	700	571	323
17	240	463	292	789	468	710	420	241
18	244	605	331	810	583	728	525	277
19	297	592	394	773	592	697	532	330
20	275	604	371	802	608	723	548	304
21	337	608	504	779	640	702	576	468
22	331	608	491	781	629	703	567	452
23	253	561	392	789	581	711	523	256
24	255	501	323	793	521	713	470	259
25	253	567	340	795	600	715	540	276
26	311	615	435	776	639	699	575	300
27	117	221	130	406	202	365	182	120
40	292	548	361	802	572	723	516	307
41	303	545	398	807	605	726	545	311
42	373	602	430	799	653	718	589	378
43	334	593	420	796	653	717	589	361
44	303	625	549	789	641	711	578	307
45	347	582	415	798	650	717	584	360

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	56	84	64	161	92	144	83	55
2	60	91	70	174	101	156	91	58
3	66	95	75	188	108	170	97	63
4	68	105	77	208	124	187	111	66
5	71	104	86	219	132	197	119	70
6	75	116	86	234	151	210	135	73
7	77	112	93	249	153	223	138	73
8	82	123	97	261	165	234	148	78
9	94	132	109	270	172	243	155	89
10	95	154	122	282	197	253	177	93
11	92	168	120	277	198	250	178	100
12	100	161	130	277	213	250	191	95
13	113	179	140	277	214	250	192	108
14	127	188	156	273	220	247	199	120
15	146	207	163	273	238	245	214	136
16	127	212	213	266	230	240	207	128
17	97	156	117	276	172	249	153	96
18	99	203	131	279	213	250	191	111
19	119	204	156	265	215	239	193	130
20	109	210	146	275	222	248	199	124
21	134	210	201	267	232	241	209	184
22	131	210	198	269	228	241	206	178
23	100	196	155	271	211	243	190	101
24	103	169	129	272	190	244	172	102
25	102	196	135	273	218	245	195	113
26	124	212	171	266	232	240	209	119
27	49	77	54	144	77	130	69	52
40	118	189	143	275	208	248	188	120
41	119	189	157	277	219	250	198	122
42	147	207	170	274	236	247	214	146
43	131	204	166	274	238	247	214	140
44	120	215	215	271	233	244	209	122
45	136	201	163	274	235	247	213	140

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	43	73	47	135	75	121	67	43
2	45	79	53	145	83	131	74	44
3	50	83	56	157	88	142	79	47
4	52	91	58	174	100	156	90	51
5	54	90	65	184	107	165	97	54
6	57	100	65	196	122	176	110	56
7	58	97	70	208	124	187	111	56
8	62	107	73	219	134	196	120	61
9	72	113	83	226	139	204	125	68
10	72	134	91	237	160	212	144	72
11	70	145	90	232	160	209	145	76
12	75	139	98	232	173	209	155	73
13	86	155	105	232	174	209	156	83
14	96	163	118	229	178	206	162	92
15	110	180	122	229	193	205	174	103
16	96	184	160	222	186	201	167	98
17	74	135	88	231	139	208	124	74
18	75	176	99	233	173	209	155	85
19	90	177	118	222	174	200	156	100
20	83	182	110	230	180	208	162	95
21	101	182	151	223	187	201	169	141
22	100	182	149	224	185	201	166	136
23	75	169	117	227	172	204	154	77
24	79	146	97	228	154	205	139	79
25	77	169	101	229	177	205	158	86
26	94	184	128	222	187	201	169	91
27	36	66	41	121	63	109	56	40
40	89	164	107	230	168	208	153	92
41	90	164	118	232	177	209	160	92
42	111	180	128	230	191	206	174	111
43	100	177	124	230	193	206	174	107
44	91	186	162	227	189	205	169	92
45	103	174	122	230	191	206	173	107

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	168	266	240	550	444	495	400	194
2	182	280	247	593	476	533	429	204
3	185	287	263	616	480	554	431	217
4	197	299	267	660	515	594	463	238
5	197	302	266	681	546	613	492	243
6	209	308	282	685	565	617	509	247
7	215	311	298	705	602	635	542	257
8	217	330	306	728	603	655	543	269
9	224	337	303	741	606	668	546	255
10	227	341	306	747	611	672	549	256
11	223	362	312	740	608	666	546	259
12	248	370	334	758	651	682	586	278
13	259	369	332	757	651	682	586	285
14	270	399	352	760	672	684	605	305
15	289	439	374	772	727	695	654	325
16	254	432	370	755	652	680	588	289
17	234	399	316	757	575	681	517	257
18	256	448	352	774	654	697	589	278
19	267	442	362	751	631	676	568	285
20	248	440	340	769	638	692	575	287
21	292	485	396	757	714	681	642	322
22	370	517	491	754	767	680	691	398
23	223	451	370	768	662	691	596	269
24	272	451	368	771	635	694	570	292
25	257	489	366	773	702	696	632	300
26	308	501	451	754	750	679	674	335
27	162	253	216	520	394	468	354	178
40	240	397	335	757	621	681	559	304
41	243	386	347	757	659	681	593	283
42	244	417	378	776	717	699	645	318
43	281	428	375	775	727	697	654	314
44	223	421	364	755	652	680	586	253
45	286	429	368	775	722	698	649	320

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	172	307	218	605	375	545	338	180
2	186	323	224	652	402	587	362	190
3	190	331	239	678	406	609	364	202
4	202	345	242	726	435	653	391	221
5	202	349	241	749	461	674	415	227
6	215	355	255	754	476	679	430	230
7	220	360	270	776	508	699	458	240
8	222	382	277	801	509	722	459	251
9	230	389	275	815	512	735	461	238
10	232	395	277	822	516	739	463	239
11	229	419	283	814	513	734	461	241
12	254	427	303	834	549	750	495	259
13	265	426	301	833	549	750	495	265
14	277	461	319	836	568	752	510	285
15	297	507	339	849	614	765	552	303
16	261	498	336	832	551	748	496	268
17	240	461	287	833	485	749	437	240
18	263	518	319	851	552	767	497	259
19	274	510	328	826	532	745	480	265
20	254	508	309	846	539	761	485	267
21	299	560	360	833	603	749	542	300
22	378	597	446	831	648	748	583	371
23	229	521	336	845	559	760	504	251
24	278	521	334	848	536	763	482	273
25	264	565	331	850	593	766	534	279
26	316	579	409	831	633	747	569	312
27	166	293	196	572	333	516	299	166
40	245	459	304	833	524	749	472	283
41	250	447	315	833	557	749	501	264
42	251	482	342	855	605	770	545	297
43	288	495	340	854	614	767	552	293
44	229	486	330	832	551	748	495	237
45	293	496	334	854	609	769	548	298

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	42	45	91	55	83	50	20
2	24	46	49	99	62	90	55	22
3	25	48	53	108	67	97	60	23
4	27	54	55	119	77	108	68	25
5	27	54	60	127	82	114	73	27
6	30	60	60	136	94	121	84	28
7	31	58	66	143	95	128	85	28
8	32	64	68	150	102	136	92	31
9	39	68	78	155	107	140	95	34
10	39	75	88	158	120	143	109	35
11	40	84	84	155	122	140	110	41
12	42	81	94	156	132	140	119	42
13	47	91	101	156	134	140	120	43
14	54	97	111	153	137	139	122	48
15	66	105	119	153	149	139	134	59
16	72	101	142	147	144	133	129	68
17	41	77	80	158	105	142	94	38
18	50	102	94	153	132	139	119	52
19	56	101	107	149	134	134	120	59
20	56	105	107	153	135	139	122	59
21	76	102	144	150	145	136	130	85
22	75	102	144	149	144	134	129	83
23	41	101	107	149	130	134	117	40
24	42	81	88	149	115	134	104	41
25	49	102	97	153	135	137	122	48
26	59	101	117	149	144	134	129	54
27	21	39	37	83	47	74	42	19
40	47	94	101	153	130	139	117	46
41	50	97	111	155	137	139	122	48
42	62	105	119	153	147	137	132	60
43	59	104	119	152	147	137	132	59
44	65	102	144	149	144	134	129	68
45	60	105	119	155	147	139	132	59

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	218	542	324	1111	585	999	526	227
2	227	549	327	1159	574	1044	516	237
3	230	576	349	1180	605	1062	545	240
4	241	598	354	1220	645	1098	580	251
5	244	603	363	1237	676	1113	609	254
6	260	644	385	1275	717	1147	645	270
7	274	659	415	1271	749	1144	675	282
8	280	652	434	1268	747	1142	671	291
9	280	651	412	1262	749	1136	674	291
10	273	666	414	1266	770	1140	693	289
11	296	744	453	1233	780	1109	702	309
12	328	766	475	1238	854	1113	768	342
13	330	694	505	1247	862	1123	775	341
14	365	769	550	1218	901	1096	811	380
15	437	807	593	1215	942	1094	847	447
16	386	782	536	1184	802	1066	722	389
17	308	734	456	1251	743	1126	669	322
18	376	812	538	1221	872	1099	784	385
19	390	826	613	1184	908	1066	817	407
20	417	825	595	1203	904	1082	814	424
21	434	839	684	1195	1028	1075	926	547
22	482	831	702	1183	993	1065	894	678
23	332	832	659	1217	940	1096	846	391
24	364	799	579	1215	877	1094	789	379
25	383	844	635	1234	943	1111	849	422
26	452	841	694	1184	980	1066	882	518
27	208	517	299	1075	542	967	489	216
40	334	727	513	1229	843	1105	759	357
41	311	748	538	1238	884	1115	795	339
42	360	801	613	1230	943	1107	849	367
43	387	796	593	1212	947	1091	852	396
44	352	799	522	1215	802	1094	722	354
45	403	785	596	1217	942	1095	848	411

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	91	114	108	125	109	125	109	109
2	93	116	110	128	111	128	111	112
3	96	120	114	132	114	132	114	115
4	94	118	111	129	112	129	112	113
5	98	123	116	134	117	134	117	118
6	101	128	120	140	121	140	121	122
7	105	132	125	145	126	145	126	127
8	108	136	129	149	130	149	130	131
9	107	135	127	148	128	148	128	129
10	114	143	136	157	137	157	137	138
11	122	153	145	168	146	168	146	147
12	126	158	149	173	151	173	151	152
13	141	178	168	195	169	195	169	171
14	148	186	176	204	178	204	178	179
15	182	229	217	251	218	251	218	220
16	295	372	351	407	354	407	354	357
17	105	132	125	145	126	145	126	127
18	215	270	255	296	257	296	257	259
19	236	297	280	325	283	325	283	285
20	214	269	254	294	256	294	256	258
21	291	365	345	400	348	400	348	351
22	328	412	389	451	392	451	392	396
23	197	248	234	271	236	271	236	238
24	148	186	176	204	178	204	178	179
25	223	281	265	308	267	308	267	270
26	266	335	316	367	319	367	319	321
27	86	108	102	118	103	118	103	104
40	136	170	161	187	162	187	162	164
41	137	172	162	188	163	188	163	165
42	166	208	197	228	199	228	199	200
43	175	219	207	240	209	240	209	211
44	285	358	338	392	341	392	341	344
45	183	231	218	253	220	253	220	221

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates

Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)

Symbol	Model Year																				1989			
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior		
1	0.728	0.690	0.655	0.621	0.590	0.560	0.532	0.506	0.481	0.457	0.435	0.414	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.105	
2	0.773	0.732	0.695	0.659	0.625	0.594	0.564	0.535	0.509	0.484	0.460	0.438	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.123
3	0.820	0.778	0.737	0.699	0.663	0.629	0.597	0.567	0.539	0.512	0.487	0.463	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.145
4	0.872	0.826	0.782	0.742	0.703	0.667	0.633	0.601	0.570	0.542	0.515	0.489	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.175
5	0.926	0.877	0.831	0.787	0.746	0.708	0.671	0.637	0.605	0.574	0.545	0.518	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.207
6	0.984	0.932	0.883	0.836	0.792	0.751	0.712	0.675	0.641	0.608	0.577	0.548	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.243
7	1.047	0.991	0.938	0.888	0.842	0.797	0.756	0.717	0.680	0.645	0.612	0.581	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.288
8	1.113	1.053	0.997	0.944	0.894	0.847	0.803	0.761	0.721	0.684	0.649	0.616	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.342
10	1.184	1.120	1.060	1.004	0.950	0.900	0.852	0.808	0.765	0.726	0.688	0.653	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.402
11	1.260	1.192	1.128	1.067	1.010	0.956	0.906	0.858	0.813	0.770	0.730	0.693	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.480
12	1.341	1.268	1.200	1.135	1.074	1.017	0.962	0.911	0.863	0.818	0.775	0.735	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.566
13	1.427	1.350	1.277	1.207	1.142	1.081	1.023	0.969	0.917	0.869	0.823	0.780	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674
14	1.520	1.437	1.359	1.285	1.215	1.150	1.088	1.030	0.975	0.923	0.874	0.828	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.801
15	1.619	1.530	1.446	1.368	1.293	1.223	1.157	1.095	1.037	0.981	0.929	0.880	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.949
16	1.724	1.629	1.540	1.456	1.377	1.302	1.231	1.165	1.102	1.043	0.988	0.935	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	1.128
17	1.837	1.735	1.640	1.550	1.466	1.386	1.310	1.240	1.173	1.110	1.050	0.994	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	1.344
18	1.984	1.874	1.771	1.674	1.583	1.497	1.415	1.339	1.267	1.199	1.134	1.074	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	1.546
19	2.113	1.995	1.886	1.783	1.686	1.594	1.507	1.425	1.349	1.277	1.208	1.143	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	1.747
20	2.296	2.169	2.050	1.938	1.833	1.733	1.638	1.549	1.466	1.388	1.313	1.243	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.949
21	2.480	2.342	2.214	2.093	1.979	1.871	1.769	1.673	1.584	1.499	1.418	1.342	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	2.150
22	2.664	2.516	2.378	2.248	2.126	2.010	1.900	1.797	1.701	1.610	1.523	1.441	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	
23	2.847	2.689	2.542	2.403	2.272	2.148	2.031	1.921	1.818	1.721	1.628	1.541	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	
24	3.123	2.950	2.788	2.635	2.492	2.356	2.227	2.107	1.994	1.887	1.785	1.690	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	
25	3.398	3.210	3.034	2.868	2.712	2.564	2.424	2.293	2.170	2.054	1.943	1.839	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	
26	3.674	3.470	3.280	3.100	2.932	2.772	2.620	2.479	2.346	2.220	2.100	1.988	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates

Model Year / Symbol Factors

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year																				1989		
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior	
1	0.625	0.614	0.604	0.564	0.555	0.545	0.564	0.556	0.547	0.537	0.528	0.519	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.471	0.113
2	0.663	0.651	0.640	0.598	0.588	0.578	0.598	0.589	0.579	0.569	0.560	0.550	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.498	0.140
3	0.703	0.692	0.680	0.634	0.624	0.613	0.635	0.624	0.614	0.603	0.593	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.528	0.169
4	0.747	0.734	0.722	0.673	0.661	0.651	0.673	0.662	0.650	0.639	0.629	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.559	0.201
5	0.793	0.780	0.766	0.715	0.703	0.691	0.715	0.702	0.691	0.679	0.667	0.656	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.593	0.243
6	0.804	0.791	0.777	0.725	0.712	0.700	0.725	0.712	0.699	0.688	0.676	0.665	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.600	0.276
7	0.855	0.840	0.825	0.770	0.757	0.744	0.770	0.756	0.743	0.730	0.717	0.706	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.637	0.338
8	0.909	0.894	0.878	0.819	0.805	0.790	0.818	0.803	0.790	0.776	0.762	0.749	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.676	0.406
10	0.921	0.905	0.889	0.829	0.815	0.801	0.828	0.813	0.799	0.785	0.771	0.758	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.684	0.465
11	0.980	0.963	0.946	0.883	0.866	0.851	0.880	0.865	0.849	0.834	0.820	0.805	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.727	0.560
12	1.043	1.025	1.006	0.939	0.922	0.905	0.936	0.920	0.903	0.887	0.872	0.856	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.772	0.680
13	1.111	1.091	1.071	0.999	0.981	0.964	0.996	0.979	0.961	0.944	0.927	0.911	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.822	0.822
14	1.183	1.162	1.141	1.064	1.045	1.026	1.061	1.042	1.023	1.005	0.987	0.969	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.874	0.996
15	1.197	1.175	1.154	1.077	1.057	1.038	1.073	1.054	1.035	1.017	0.998	0.980	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.884	1.140
16	1.276	1.252	1.229	1.147	1.126	1.106	1.143	1.122	1.102	1.082	1.062	1.043	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	0.940	1.382
17	1.359	1.335	1.310	1.222	1.199	1.178	1.217	1.195	1.173	1.152	1.131	1.111	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.001	1.671
18	1.468	1.442	1.415	1.320	1.295	1.272	1.314	1.291	1.267	1.245	1.222	1.199	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.081	1.922
19	1.563	1.535	1.507	1.405	1.379	1.354	1.399	1.374	1.349	1.325	1.301	1.277	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.151	2.173
20	1.699	1.668	1.638	1.527	1.499	1.472	1.521	1.494	1.467	1.440	1.414	1.388	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.251	2.424
21	1.932	1.897	1.862	1.737	1.704	1.674	1.729	1.698	1.667	1.638	1.608	1.578	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.422	2.815
22	2.075	2.037	2.000	1.865	1.831	1.798	1.857	1.824	1.791	1.759	1.727	1.695	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.528	
23	2.218	2.178	2.137	1.994	1.957	1.922	1.986	1.950	1.914	1.880	1.846	1.812	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.633	
24	2.433	2.389	2.344	2.187	2.146	2.108	2.178	2.139	2.100	2.062	2.025	1.987	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.791	
25	2.647	2.599	2.551	2.380	2.336	2.294	2.370	2.327	2.285	2.244	2.203	2.163	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	1.949	
26	2.862	2.810	2.758	2.573	2.525	2.480	2.562	2.516	2.470	2.426	2.382	2.338	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.107	

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Flat Rates for Parts 3, 6, 12**

	Part 3 (U-1)	Part 12 (U-2)		Part 6 (D)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
20/40	14	1	5000	24
20/50	15	2	10000	32
25/50	16	4	15000	39
25/60	17	5	20000	42
35/80	18	12	25000	47
50/100	19	22	50000	55
100/100	20	45	100000	65
100/200	22	46		
100/300	23	47		
200/400	27	110		
250/500	28	131		
250/1000	29	142		
300/500	30	184		
500/500	39	335		
500/1000	40	350		

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factor Tables

<i>Driver Vehicle Group</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Excellent Driver Group</i>	
Points	Group
< 99	ED0
99	ED1

<i>Motor Club Group</i>	
Motor Club Member?	Group
No	MC0
Yes	MC1

<i>Mileage Usage Group</i>	
Rate Class	Group
10	U1
15	U1
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Prior OBI Group</i>		
Per Claimant Limit	Per Occurrence Limit	Group
\$25,000 or less	Any	LIM0
\$25,000 < Limit < \$100,000	Any	LIM1
\$100,000	< \$250K	LIM1
\$100,000	>= \$250K	LIM2
Greater than \$100,000	Any	LIM2
CSL < \$50,000		LIM0
\$50,000 <= CSL <= \$300,000		LIM1
CSL > \$300,000		LIM2

<i>Renewal Group</i>		
Number of Years with Plymouth Rock	Number of Years with Agency	Group
0	0	REN0
	1 - 3	REN1
	4 or more	REN2
1 or 2	N/A	REN1
3 or 4	N/A	REN2
5 or more	N/A	REN3

<i>Mileage Relativity Group</i>	
Historical Mileage	Group
No Mileage History ¹	MRG0
No Mileage History ²	MRG1
0 < Relativity <= 0.65	MRG2
0.65 < Relativity <= 1.15	MRG3
1.15 < Relativity <= 1.50	MRG4
1.50 < Relativity	MRG5

<i>Experience Group</i>	
# Years Licensed	Group
Less than 6	EXP0
At least 6 but less than 14	EXP1
At least 14 but less than 34	EXP2
At least 34 but less than 59	EXP3
59 or more	EXP4

NOTE: Renewal Group number assigned at policy renewal cannot be lower than that of the expiring term.

¹ Policy Effective Year - Vehicle Model Year is greater than one (1).
² Policy Effective Year - Vehicle Model Year is less than or equal to one (1).

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
2	BROCKTON	RDR4
10	ABINGTON	RDR3
11	BRIDGEWATER	RDR2
12	HINGHAM	RDR2
13	MIDDLEBOROUGH	RDR2
14	PLYMOUTH	RDR2
15	ROCKLAND	RDR3
16	WAREHAM	RDR3
17	WHITMAN	RDR3
21	BARNSTABLE	RDR2
30	CARVER	RDR2
31	DUXBURY	RDR1
32	EAST BRIDGEWATER	RDR2
33	HANOVER	RDR2
34	HANSON	RDR2
35	HULL	RDR3
36	KINGSTON	RDR2
37	LAKEVILLE	RDR2
38	MARION	RDR1
39	MARSHFIELD	RDR2
40	MATTAPOISETT	RDR1
41	NORWELL	RDR1
42	PEMBROKE	RDR2
43	ROCHESTER	RDR1
44	SCITUATE	RDR2
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR2
51	CHATHAM	RDR1
52	DENNIS	RDR1
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR1
55	HARWICH	RDR1
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR1
59	PROVINCETOWN	RDR1
60	SANDWICH	RDR1
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR2
71	PLYMPTON	RDR2
80	BREWSTER	RDR1
81	CHILMARK	RDR1
82	EASTHAM	RDR1
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR2
86	TRURO	RDR1
87	WELLFLEET	RDR1
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR1

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR1
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR1
131	CLARKSBURG	RDR1
132	DALTON	RDR1
133	HINSDALE	RDR1
134	LANESBOROUGH	RDR1
135	LEE	RDR1
136	LENOX	RDR1
137	SHEFFIELD	RDR1
138	STOCKBRIDGE	RDR1
139	WEST STOCKBRIDGE	RDR1
140	WILLIAMSTOWN	RDR1
170	ALFORD	RDR1
171	BECKET	RDR1
172	EGREMONT	RDR1
173	FLORIDA	RDR1
174	HANCOCK	RDR1
175	MONTEREY	RDR1
176	MOUNT WASHINGTON	RDR1
177	NEW ASHFORD	RDR1
178	NEW MARLBOROUGH	RDR1
179	OTIS	RDR1
180	PERU	RDR1
181	RICHMOND	RDR1
182	SANDISFIELD	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
183	SAVOY	RDR1
184	TYRINGHAM	RDR1
185	WASHINGTON	RDR1
186	WINDSOR	RDR1
200	NEW BEDFORD	RDR4
201	FALL RIVER	RDR4
202	TAUNTON	RDR3
210	ATTLEBORO	RDR2
211	DARTMOUTH	RDR2
212	EASTON	RDR2
213	FAIRHAVEN	RDR2
214	MANSFIELD	RDR1
215	NORTH ATTLEBORO	RDR1
230	ACUSHNET	RDR2
231	BERKLEY	RDR2
232	DIGHTON	RDR2
233	FREETOWN	RDR2
234	NORTON	RDR2
235	RAYNHAM	RDR2
236	REHOBOTH	RDR2
237	SEEKONK	RDR2
238	SOMERSET	RDR2
239	SWANSEA	RDR2
240	WESTPORT	RDR2
300	LYNN	RDR4
302	HAVERHILL	RDR3

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR4
304	SALEM	RDR3
310	AMESBURY	RDR1
311	ANDOVER	RDR1
312	BEVERLY	RDR2
313	DANVERS	RDR2
314	GLOUCESTER	RDR2
315	IPSWICH	RDR1
316	MARBLEHEAD	RDR2
317	METHUEN	RDR3
318	NEWBURYPORT	RDR1
319	NORTH ANDOVER	RDR2
320	PEABODY	RDR3
321	SAUGUS	RDR3
322	SWAMPSCOTT	RDR3
330	ESSEX	RDR1
331	GEORGETOWN	RDR1
332	GROVELAND	RDR1
333	HAMILTON	RDR1
334	LYNNFIELD	RDR2
335	MANCHESTER	RDR1
336	MERRIMAC	RDR1
337	MIDDLETON	RDR2
338	NAHANT	RDR3
339	NEWBURY	RDR1
340	ROCKPORT	RDR1

Statistical Code	Location	RDR Code
341	ROWLEY	RDR1
342	SALISBURY	RDR2
343	WENHAM	RDR1
344	WEST NEWBURY	RDR1
370	BOXFORD	RDR1
371	TOPSFIELD	RDR2
400	SPRINGFIELD	RDR4
402	CHICOPEE	RDR3
403	HOLYOKE	RDR4
410	GREENFIELD	RDR1
411	MONTAGUE	RDR1
412	ORANGE	RDR1
420	AGAWAM	RDR2
421	LUDLOW	RDR2
422	MONSON	RDR1
423	PALMER	RDR2
424	WESTFIELD	RDR2
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR1
431	COLRAIN	RDR1
432	DEERFIELD	RDR1
433	ERVING	RDR1
434	NORTHFIELD	RDR1
435	SHELBURNE	RDR1
436	SUNDERLAND	RDR1
437	WHATELY	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code	Statistical Code	Location	RDR Code	Statistical Code	Location	RDR Code
440	CHESTER	RDR1	495	MONTGOMERY	RDR1	603	MALDEN	RDR4
441	EAST LONGMEADOW	RDR2	496	TOLLAND	RDR1	604	MEDFORD	RDR3
442	LONGMEADOW	RDR2	497	WALES	RDR1	605	NEWTON	RDR2
443	RUSSELL	RDR1	510	AMHERST	RDR2	606	SOMERVILLE	RDR3
444	SOUTHWICK	RDR2	511	EASTHAMPTON	RDR1	607	WALTHAM	RDR2
445	WILBRAHAM	RDR2	512	NORTHAMPTON	RDR1	608	WATERTOWN	RDR2
470	ASHFIELD	RDR1	513	SOUTH HADLEY	RDR2	610	ARLINGTON	RDR2
471	BERNARDSTON	RDR1	514	WARE	RDR1	611	BELMONT	RDR1
472	CHARLEMONT	RDR1	530	BELCHERTOWN	RDR1	612	CHELMSFORD	RDR1
473	CONWAY	RDR1	531	HADLEY	RDR1	613	CONCORD	RDR1
474	GILL	RDR1	532	HATFIELD	RDR1	614	DRACUT	RDR2
475	HAWLEY	RDR1	533	HUNTINGTON	RDR1	615	FRAMINGHAM	RDR3
476	HEATH	RDR1	534	WILLIAMSBURG	RDR1	616	HUDSON	RDR1
477	LEVERETT	RDR1	570	CHESTERFIELD	RDR1	617	LEXINGTON	RDR1
478	LEYDEN	RDR1	571	CUMMINGTON	RDR1	618	MARLBOROUGH	RDR2
479	MONROE	RDR1	573	GOSHEN	RDR1	619	MELROSE	RDR2
480	NEW SALEM	RDR1	574	GRANBY	RDR2	620	MAYNARD	RDR1
481	ROWE	RDR1	576	MIDDLEFIELD	RDR1	621	NATICK	RDR1
482	SHUTESBURY	RDR1	577	PELHAM	RDR1	622	READING	RDR1
483	WARWICK	RDR1	578	PLAINFIELD	RDR1	623	STONEHAM	RDR3
484	WENDELL	RDR1	580	SOUTHAMPTON	RDR1	624	WAKEFIELD	RDR2
490	BLANDFORD	RDR1	581	WESTHAMPTON	RDR1	625	WINCHESTER	RDR1
491	BRIMFIELD	RDR1	582	WORTHINGTON	RDR1	626	WOBURN	RDR2
492	GRANVILLE	RDR1	600	CAMBRIDGE	RDR3	630	ACTON	RDR1
493	HAMPDEN	RDR2	601	LOWELL	RDR4	631	ASHLAND	RDR2
494	HOLLAND	RDR1	602	EVERETT	RDR4	632	AYER	RDR1

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2009 Massachusetts Private Passenger Automobile Insurance Rates
Road Density Region Table

Statistical Code	Location	RDR Code
633	BEDFORD	RDR1
634	BILLERICA	RDR2
635	BURLINGTON	RDR2
636	GROTON	RDR1
637	HOLLISTON	RDR1
638	HOPKINTON	RDR1
639	LINCOLN	RDR1
640	LITTLETON	RDR1
641	NORTH READING	RDR2
642	PEPPERELL	RDR1
643	SHIRLEY	RDR1
644	STOW	RDR1
645	SUDBURY	RDR1
646	TEWKSBURY	RDR2
647	TOWNSEND	RDR1
648	TYNGSBOROUGH	RDR1
649	WAYLAND	RDR1
650	WESTFORD	RDR1
651	WESTON	RDR1
652	WILMINGTON	RDR2
670	ASHBY	RDR1
671	BOXBOROUGH	RDR1
672	CARLISLE	RDR1
673	DUNSTABLE	RDR1
674	SHERBORN	RDR1
702	BROOKLINE	RDR3

Statistical Code	Location	RDR Code
703	QUINCY	RDR3
710	BRAINTREE	RDR3
711	CANTON	RDR3
712	DEDHAM	RDR3
713	FRANKLIN	RDR1
714	MILTON	RDR3
715	NEEDHAM	RDR1
716	NORWOOD	RDR2
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR2
720	WELLESLEY	RDR1
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR1
732	COHASSET	RDR2
733	DOVER	RDR1
734	FOXBOROUGH	RDR1
735	HOLBROOK	RDR3
736	MEDFIELD	RDR1
737	MEDWAY	RDR1
738	MILLIS	RDR1
739	NORFOLK	RDR1
740	PLAINVILLE	RDR2
741	SHARON	RDR2
742	WESTWOOD	RDR2

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR1
802	CHELSEA	RDR4
803	REVERE	RDR4
810	WINTHROP	RDR4
815	WEST ROXBURY	RDR3
816	ROSLINDALE	RDR4
817	JAMAICA PLAIN	RDR4
818	HYDE PARK	RDR4
819	DORCHESTER	RDR4
820	ROXBURY	RDR4
821	BOSTON CENTRAL	RDR4
822	BRIGHTON	RDR4
823	SOUTH BOSTON	RDR4
824	BOSTON & CHARLESTOV	RDR4
900	WORCESTER	RDR4
902	FITCHBURG	RDR2
910	ATHOL	RDR1
911	CLINTON	RDR2
912	GARDNER	RDR1
913	GRAFTON	RDR1
914	LEOMINSTER	RDR2
915	MILFORD	RDR2
916	MILLBURY	RDR2
917	NORTHBRIDGE	RDR1
918	SHREWSBURY	RDR2
919	SOUTHBRIDGE	RDR2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
920	SPENCER	RDR2
921	UXBRIDGE	RDR1
922	WEBSTER	RDR2
923	WESTBOROUGH	RDR1
924	WINCHENDON	RDR1
930	ASHBURNHAM	RDR1
931	AUBURN	RDR2
932	BARRE	RDR1
933	BERLIN	RDR1
934	BLACKSTONE	RDR1
935	BROOKFIELD	RDR1
936	CHARLTON	RDR2
937	DOUGLAS	RDR1
938	DUDLEY	RDR1
939	HARDWICK	RDR1
940	HOLDEN	RDR1
941	HOPEDALE	RDR1
942	HUBBARDSTON	RDR1
943	LANCASTER	RDR1
944	LEICESTER	RDR2
945	LUNENBURG	RDR1
946	MENDON	RDR1
947	MILLVILLE	RDR1
948	NORTH BROOKFIELD	RDR1
949	NORTHBOROUGH	RDR1
950	OXFORD	RDR2

Statistical Code	Location	RDR Code
951	RUTLAND	RDR1
952	SOUTHBOROUGH	RDR1
953	STERLING	RDR1
954	STURBRIDGE	RDR1
955	SUTTON	RDR1
956	TEMPLETON	RDR1
957	UPTON	RDR1
958	WARREN	RDR1
959	WEST BOYLSTON	RDR1
960	WEST BROOKFIELD	RDR1
961	WESTMINSTER	RDR1
970	BOLTON	RDR1
971	BOYLSTON	RDR1
973	EAST BROOKFIELD	RDR1
974	HARVARD	RDR1
975	NEW BRAintree	RDR1
976	OAKHAM	RDR1
977	PAXTON	RDR2
978	PETERSHAM	RDR1
979	PHILLIPSTON	RDR1
980	PRINCETON	RDR1
981	ROYALSTON	RDR1
991	CONNECTICUT	RDR2
992	MAINE	RDR2
993	NEW HAMPSHIRE	RDR2
994	NEW YORK	RDR2

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR2
996	VERMONT	RDR2
999	OTHER	RDR2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	11914
U1	RDR1	DV12	12332
U1	RDR1	DV13	13162
U1	RDR1	DV2d	10727
U1	RDR1	DV2e	12663
U1	RDR1	DV2m	13377
U1	RDR1	DV3d	11156
U1	RDR1	DV3e	13230
U1	RDR1	DV3m	13508
U1	RDR2	DV11	11426
U1	RDR2	DV12	11593
U1	RDR2	DV13	12432
U1	RDR2	DV2d	11305
U1	RDR2	DV2e	11920
U1	RDR2	DV2m	12537
U1	RDR2	DV3d	10947
U1	RDR2	DV3e	12650
U1	RDR2	DV3m	13320
U1	RDR3	DV11	10346
U1	RDR3	DV12	10455
U1	RDR3	DV13	11315
U1	RDR3	DV2d	10937
U1	RDR3	DV2e	10977
U1	RDR3	DV2m	11557
U1	RDR3	DV3d	10329
U1	RDR3	DV3e	11741

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR3	DV3m	12432
U1	RDR4	DV11	10048
U1	RDR4	DV12	10290
U1	RDR4	DV13	10958
U1	RDR4	DV2d	10818
U1	RDR4	DV2e	10649
U1	RDR4	DV2m	10904
U1	RDR4	DV3d	10738
U1	RDR4	DV3e	11005
U1	RDR4	DV3m	11611
U2	RDR1	DV11	14593
U2	RDR1	DV12	13914
U2	RDR1	DV13	12917
U2	RDR1	DV2d	14398
U2	RDR1	DV2e	13856
U2	RDR1	DV2m	13237
U2	RDR1	DV3d	12646
U2	RDR1	DV3e	12966
U2	RDR1	DV3m	13264
U2	RDR2	DV11	13663
U2	RDR2	DV12	13727
U2	RDR2	DV13	12557
U2	RDR2	DV2d	14216
U2	RDR2	DV2e	13573
U2	RDR2	DV2m	12654
U2	RDR2	DV3d	12237

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR2	DV3e	12765
U2	RDR2	DV3m	12555
U2	RDR3	DV11	12786
U2	RDR3	DV12	12642
U2	RDR3	DV13	11514
U2	RDR3	DV2d	16553
U2	RDR3	DV2e	12101
U2	RDR3	DV2m	12250
U2	RDR3	DV3d	12245
U2	RDR3	DV3e	11810
U2	RDR3	DV3m	11718
U2	RDR4	DV11	11919
U2	RDR4	DV12	12334
U2	RDR4	DV13	11836
U2	RDR4	DV2d	13960
U2	RDR4	DV2e	12120
U2	RDR4	DV2m	11927
U2	RDR4	DV3d	9746
U2	RDR4	DV3e	11589
U2	RDR4	DV3m	12164
U3	RDR1	DV11	17746
U3	RDR1	DV12	14114
U3	RDR1	DV13	14058
U3	RDR1	DV2d	12848
U3	RDR1	DV2e	14835
U3	RDR1	DV2m	15118

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR1	DV3d	13410
U3	RDR1	DV3e	15254
U3	RDR1	DV3m	15758
U3	RDR2	DV11	13890
U3	RDR2	DV12	14266
U3	RDR2	DV13	13400
U3	RDR2	DV2d	12436
U3	RDR2	DV2e	13473
U3	RDR2	DV2m	14456
U3	RDR2	DV3d	13191
U3	RDR2	DV3e	14297
U3	RDR2	DV3m	14936
U3	RDR3	DV11	11299
U3	RDR3	DV12	11464
U3	RDR3	DV13	12162
U3	RDR3	DV2d	12929
U3	RDR3	DV2e	11776
U3	RDR3	DV2m	12602
U3	RDR3	DV3d	12670
U3	RDR3	DV3e	12593
U3	RDR3	DV3m	13591
U3	RDR4	DV11	12016
U3	RDR4	DV12	11656
U3	RDR4	DV13	12822
U3	RDR4	DV2d	14155
U3	RDR4	DV2e	12351

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR4	DV2m	13091
U3	RDR4	DV3d	13921
U3	RDR4	DV3e	12293
U3	RDR4	DV3m	13333
U4	RDR1	DV11	15005
U4	RDR1	DV12	15143
U4	RDR1	DV13	16058
U4	RDR1	DV2d	12078
U4	RDR1	DV2e	14840
U4	RDR1	DV2m	15919
U4	RDR1	DV3d	13277
U4	RDR1	DV3e	15102
U4	RDR1	DV3m	15826
U4	RDR2	DV11	15849
U4	RDR2	DV12	15206
U4	RDR2	DV13	15826
U4	RDR2	DV2d	15363
U4	RDR2	DV2e	15543
U4	RDR2	DV2m	15626
U4	RDR2	DV3d	13694
U4	RDR2	DV3e	15075
U4	RDR2	DV3m	16714
U4	RDR3	DV11	14393
U4	RDR3	DV12	14480
U4	RDR3	DV13	16138
U4	RDR3	DV2d	10586

Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV2e	14471
U4	RDR3	DV2m	14026
U4	RDR3	DV3d	13867
U4	RDR3	DV3e	13781
U4	RDR3	DV3m	17715
U4	RDR4	DV11	13611
U4	RDR4	DV12	13994
U4	RDR4	DV13	13777
U4	RDR4	DV2d	10593
U4	RDR4	DV2e	14091
U4	RDR4	DV2m	13683
U4	RDR4	DV3d	13249
U4	RDR4	DV3e	15742
U4	RDR4	DV3m	17204

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.39600	0.42785	0.47191	0.59702	0.68440	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.45076	0.48766	0.51615	0.74295	0.75569	0.65317
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.43560	0.47064	0.47191	0.59702	0.68440	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.39600	0.43641	0.47191	0.59702	0.68440	0.63664
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.34523	0.40533	0.46265	0.50595	0.69836	0.58154
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.39600	0.42785	0.47191	0.59702	0.66301	0.61215
DV3d	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.39297	0.46199	0.50603	0.62962	0.77111	0.62051
DV3d	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.45076	0.49741	0.51615	0.74295	0.75569	0.67930
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.37975	0.44587	0.46265	0.50595	0.69836	0.58154
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.43560	0.48005	0.47191	0.59702	0.68440	0.63664
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.43560	0.47064	0.47191	0.59702	0.66301	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.39600	0.43641	0.47191	0.59702	0.66301	0.63664
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.34523	0.40533	0.46265	0.50595	0.67654	0.58154
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.34523	0.41344	0.46265	0.50595	0.69836	0.60481
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.37975	0.44587	0.46265	0.50595	0.67654	0.58154
DV3d	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.39297	0.47123	0.50603	0.62962	0.77111	0.64533
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.43560	0.48005	0.47191	0.59702	0.66301	0.63664
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.37975	0.45478	0.46265	0.50595	0.69836	0.60481
DV3e	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.57036	0.58239	0.61010	0.74295	0.66165	0.69060
DV3d	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.49584	0.53643	0.51615	0.74295	0.75569	0.65317
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.41684	0.45037	0.49674	0.62844	0.72042	0.64437
DV2e	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.50894	0.60875	0.59814	0.62962	0.61100	0.60171
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.34523	0.41344	0.46265	0.50595	0.67654	0.60481
DV3d	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.43227	0.50819	0.50603	0.62962	0.77111	0.62051
DV3m	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.60135	0.56166	0.62569	0.74295	0.84154	0.75093
DV3e	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.47969	0.60936	0.59814	0.62962	0.67515	0.65607
DV3d	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.47449	0.51333	0.54331	0.78206	0.79546	0.68755
DV2e	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.57036	0.61004	0.61010	0.74295	0.59878	0.63338
DV3e	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.57036	0.59404	0.61010	0.74295	0.66165	0.71822
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.39600	0.48775	0.48134	0.59702	0.68440	0.67337
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.37975	0.45478	0.46265	0.50595	0.67654	0.60481
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.42128	0.46006	0.49157	0.66335	0.71291	0.63109
DV3d	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.49584	0.54715	0.51615	0.74295	0.75569	0.67930
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.45852	0.49541	0.49674	0.62844	0.72042	0.64437
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.36340	0.42667	0.48700	0.53258	0.73512	0.61215
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.41684	0.45938	0.49674	0.62844	0.72042	0.67015
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.41684	0.45037	0.49674	0.62844	0.69790	0.64437
DV3d	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.41366	0.48631	0.53266	0.66276	0.81170	0.65317
DV3m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.52425	0.54688	0.61343	0.62962	0.85872	0.69836
DV2e	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.57036	0.62224	0.61010	0.74295	0.59878	0.65872
DV3d	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.47449	0.52359	0.54331	0.78206	0.79546	0.71505
DV3m	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.60135	0.57289	0.62569	0.74295	0.84154	0.78097
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.43560	0.53653	0.48134	0.59702	0.68440	0.67337
DV3d	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.45076	0.55593	0.52647	0.74295	0.75569	0.71849
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.40615	0.45037	0.46265	0.50595	0.69836	0.68561
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.46340	0.50606	0.49157	0.66335	0.71291	0.63109
DV2e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.50894	0.62093	0.59814	0.62962	0.61100	0.62578
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.39974	0.46933	0.48700	0.53258	0.73512	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.42128	0.46926	0.49157	0.66335	0.71291	0.65633
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.39600	0.48775	0.48134	0.59702	0.66301	0.67337
DV3d	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.46232	0.51333	0.50603	0.62962	0.77111	0.73155
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.36727	0.43584	0.48193	0.56216	0.72746	0.59953
DV3d	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.43227	0.51836	0.50603	0.62962	0.77111	0.64533
DV3e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.47969	0.62155	0.59814	0.62962	0.67515	0.68231
DV2m	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.60135	0.59666	0.64130	0.74295	0.85709	0.71317
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.45852	0.50532	0.49674	0.62844	0.72042	0.67015
DV2m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.53659	0.60859	0.62872	0.62962	0.87458	0.66325
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.45852	0.49541	0.49674	0.62844	0.69790	0.64437
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.47320	0.55169	0.50361	0.71657	0.81176	0.62593
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.41684	0.45938	0.49674	0.62844	0.69790	0.67015
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.36340	0.42667	0.48700	0.53258	0.71215	0.61215
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.44677	0.49541	0.46265	0.50595	0.69836	0.68561
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.40399	0.47943	0.48193	0.56216	0.72746	0.59953
DV2d	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.51931	0.65330	0.54002	0.75571	0.91461	0.63448
DV2d	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.53864	0.62880	0.55082	0.89173	0.89632	0.66787
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.50106	0.51096	0.55781	0.59702	0.59923	0.64723
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.45622	0.57317	0.49373	0.60726	0.82832	0.59463
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.43560	0.53653	0.48134	0.59702	0.66301	0.67337
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.46340	0.51618	0.49157	0.66335	0.71291	0.65633
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.40615	0.45938	0.46265	0.50595	0.69836	0.71304

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.406	0.450	0.463	0.506	0.677	0.686
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.363	0.435	0.487	0.533	0.735	0.637
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.414	0.496	0.533	0.663	0.812	0.679
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.501	0.511	0.558	0.597	0.581	0.647
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.462	0.524	0.506	0.630	0.771	0.761
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.400	0.469	0.487	0.533	0.712	0.612
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.524	0.558	0.613	0.630	0.859	0.726
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.627	0.641	0.610	0.743	0.662	0.691
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.601	0.609	0.641	0.743	0.857	0.742
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.502	0.630	0.494	0.607	0.828	0.595
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.459	0.505	0.497	0.628	0.698	0.670
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.528	0.493	0.572	0.597	0.762	0.704
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.560	0.670	0.598	0.630	0.611	0.602
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.521	0.607	0.504	0.717	0.812	0.626
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.400	0.479	0.487	0.533	0.735	0.637
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.501	0.535	0.558	0.597	0.542	0.594
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.600	0.613	0.642	0.782	0.696	0.727
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.473	0.563	0.504	0.717	0.812	0.651
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.345	0.462	0.472	0.506	0.698	0.640
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.447	0.534	0.547	0.506	0.553	0.564
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.539	0.641	0.551	0.892	0.896	0.695
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.367	0.445	0.482	0.562	0.727	0.624
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.447	0.505	0.463	0.506	0.698	0.713
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.447	0.495	0.463	0.506	0.677	0.686
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.551	0.562	0.558	0.597	0.599	0.647
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.528	0.670	0.598	0.630	0.675	0.656
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.501	0.521	0.558	0.597	0.599	0.673
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.522	0.565	0.543	0.782	0.795	0.688
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.473	0.552	0.504	0.717	0.786	0.626
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.421	0.535	0.547	0.506	0.611	0.615
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.537	0.621	0.629	0.630	0.875	0.690
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.627	0.671	0.610	0.743	0.599	0.633
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.501	0.535	0.558	0.597	0.525	0.594
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.412	0.441	0.477	0.567	0.803	0.747
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.380	0.508	0.472	0.506	0.698	0.640
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.406	0.459	0.463	0.506	0.677	0.713
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.661	0.618	0.626	0.743	0.842	0.751
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.551	0.562	0.558	0.597	0.581	0.647
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.447	0.534	0.547	0.506	0.536	0.564
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.456	0.573	0.494	0.607	0.802	0.595
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.519	0.666	0.540	0.756	0.915	0.660
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.536	0.641	0.630	0.663	0.643	0.633
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.501	0.521	0.558	0.597	0.581	0.673
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.393	0.527	0.516	0.630	0.771	0.683
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.627	0.653	0.610	0.743	0.662	0.718
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.469	0.503	0.521	0.705	0.887	0.797
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.404	0.489	0.482	0.562	0.727	0.624
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.363	0.435	0.487	0.533	0.712	0.637
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.421	0.535	0.547	0.506	0.592	0.615
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.492	0.588	0.547	0.506	0.553	0.564
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.456	0.585	0.494	0.607	0.828	0.618
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.455	0.535	0.533	0.663	0.812	0.653
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.633	0.591	0.659	0.782	0.886	0.790
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.505	0.641	0.630	0.663	0.711	0.691
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.600	0.642	0.642	0.782	0.630	0.667
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.471	0.520	0.659	0.653	0.770	0.753
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.581	0.542	0.572	0.597	0.762	0.704
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.521	0.619	0.504	0.717	0.812	0.651
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.464	0.588	0.547	0.506	0.611	0.615
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.551	0.589	0.558	0.597	0.542	0.594
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.528	0.503	0.572	0.597	0.762	0.732
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.501	0.546	0.558	0.597	0.542	0.617
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.528	0.493	0.572	0.597	0.738	0.704
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.417	0.513	0.507	0.628	0.720	0.709
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.600	0.625	0.642	0.782	0.696	0.756
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.521	0.607	0.504	0.717	0.786	0.626
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.502	0.630	0.494	0.607	0.802	0.595
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.400	0.479	0.487	0.533	0.712	0.637
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.537	0.593	0.721	0.812	0.851	0.804
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.443	0.484	0.517	0.698	0.750	0.664

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.570	0.664	0.622	0.743	0.662	0.760
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.492	0.588	0.547	0.506	0.536	0.564
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.453	0.486	0.477	0.567	0.803	0.747
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.345	0.462	0.472	0.506	0.677	0.640
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.461	0.480	0.561	0.506	0.778	0.655
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.447	0.505	0.463	0.506	0.677	0.713
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.577	0.602	0.613	0.630	0.859	0.698
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.551	0.573	0.558	0.597	0.599	0.673
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.473	0.563	0.504	0.717	0.786	0.651
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.522	0.576	0.543	0.782	0.795	0.715
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.502	0.643	0.494	0.607	0.828	0.618
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.627	0.684	0.610	0.743	0.599	0.659
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.551	0.589	0.558	0.597	0.525	0.594
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.464	0.588	0.547	0.506	0.592	0.615
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.496	0.612	0.526	0.743	0.756	0.718
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.585	0.613	0.598	0.630	0.675	0.773
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.560	0.683	0.598	0.630	0.611	0.626
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.501	0.546	0.558	0.597	0.525	0.617
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.412	0.441	0.477	0.567	0.778	0.747
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.509	0.565	0.506	0.630	0.771	0.732
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.412	0.450	0.477	0.567	0.803	0.777
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.447	0.545	0.547	0.506	0.553	0.586
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.661	0.630	0.626	0.743	0.842	0.781
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.551	0.573	0.558	0.597	0.581	0.673
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.528	0.523	0.586	0.597	0.776	0.668
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.380	0.508	0.472	0.506	0.677	0.640
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.421	0.524	0.501	0.663	0.713	0.694
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.533	0.549	0.581	0.663	0.624	0.667
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.469	0.513	0.521	0.705	0.887	0.829
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.528	0.684	0.598	0.630	0.675	0.682
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.552	0.576	0.646	0.663	0.904	0.735
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.521	0.487	0.613	0.681	0.896	0.588
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.633	0.603	0.659	0.782	0.886	0.822
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.600	0.655	0.642	0.782	0.630	0.693
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.421	0.545	0.547	0.506	0.611	0.639
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.507	0.528	0.561	0.506	0.778	0.655
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.471	0.530	0.659	0.653	0.770	0.784
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.570	0.695	0.622	0.743	0.599	0.697
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.459	0.565	0.507	0.628	0.720	0.709
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.601	0.640	0.638	0.743	0.842	0.826
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.474	0.585	0.554	0.782	0.795	0.756
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.581	0.553	0.572	0.597	0.762	0.732
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.551	0.601	0.558	0.597	0.542	0.617
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.471	0.520	0.659	0.653	0.746	0.753
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.590	0.669	0.629	0.630	0.875	0.663
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.447	0.545	0.547	0.506	0.536	0.586
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.571	0.719	0.540	0.756	0.915	0.634
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.428	0.474	0.487	0.533	0.735	0.722
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.456	0.585	0.494	0.607	0.802	0.618
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.581	0.542	0.572	0.597	0.738	0.704
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.593	0.555	0.671	0.847	0.989	0.628
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.488	0.533	0.517	0.698	0.750	0.664
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.661	0.656	0.641	0.743	0.857	0.713
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.521	0.487	0.613	0.681	0.868	0.588
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.528	0.503	0.572	0.597	0.738	0.732
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.521	0.619	0.504	0.717	0.786	0.651
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.536	0.654	0.630	0.663	0.643	0.659
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.471	0.534	0.575	0.506	0.792	0.622
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.537	0.605	0.721	0.812	0.851	0.836
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.617	0.591	0.613	0.630	0.859	0.841
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.443	0.494	0.517	0.698	0.750	0.691
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.417	0.513	0.507	0.628	0.698	0.709
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.492	0.599	0.547	0.506	0.553	0.586
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.453	0.486	0.477	0.567	0.778	0.747
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.593	0.692	0.551	0.892	0.896	0.668
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.487	0.540	0.533	0.663	0.812	0.770
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.585	0.642	0.598	0.630	0.611	0.709
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.387	0.459	0.507	0.592	0.766	0.631
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.453	0.495	0.477	0.567	0.803	0.777
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.421	0.545	0.547	0.506	0.592	0.639

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.531	0.520	0.627	0.643	0.860	0.564
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.551	0.601	0.558	0.597	0.525	0.617
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.455	0.546	0.533	0.663	0.812	0.679
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.461	0.480	0.561	0.506	0.753	0.655
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.505	0.654	0.630	0.663	0.711	0.718
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.633	0.628	0.675	0.782	0.902	0.751
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.585	0.625	0.598	0.630	0.675	0.804
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.464	0.600	0.547	0.506	0.611	0.639
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.565	0.641	0.662	0.663	0.921	0.698
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.533	0.576	0.581	0.663	0.565	0.612
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.509	0.576	0.506	0.630	0.771	0.761
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.463	0.577	0.501	0.663	0.713	0.694
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.412	0.450	0.477	0.567	0.778	0.777
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.502	0.643	0.494	0.607	0.802	0.618
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.432	0.484	0.482	0.562	0.727	0.707
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.492	0.599	0.547	0.506	0.536	0.586
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.604	0.592	0.686	0.800	0.949	0.601
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.531	0.520	0.627	0.643	0.833	0.564
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.406	0.513	0.472	0.506	0.698	0.754
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.476	0.574	0.570	0.562	0.576	0.581
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.528	0.534	0.586	0.597	0.776	0.695
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.581	0.576	0.586	0.597	0.776	0.668
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.586	0.604	0.581	0.663	0.624	0.667
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.533	0.560	0.581	0.663	0.624	0.694
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.461	0.489	0.561	0.506	0.778	0.681
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.498	0.581	0.530	0.754	0.854	0.659
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.470	0.521	0.487	0.533	0.735	0.722
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.577	0.614	0.613	0.630	0.859	0.726
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.528	0.523	0.586	0.597	0.752	0.668
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.519	0.572	0.659	0.653	0.770	0.753
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.547	0.688	0.568	0.795	0.963	0.668
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.425	0.505	0.507	0.592	0.766	0.631
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.567	0.662	0.580	0.939	0.943	0.703
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.464	0.600	0.547	0.506	0.592	0.639
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.521	0.497	0.613	0.681	0.896	0.612
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.519	0.587	0.575	0.506	0.792	0.622
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.448	0.575	0.570	0.562	0.637	0.634
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.527	0.538	0.587	0.628	0.631	0.681
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.573	0.536	0.613	0.681	0.896	0.588
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.593	0.566	0.671	0.847	0.989	0.653
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.471	0.530	0.659	0.653	0.746	0.784
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.507	0.528	0.561	0.506	0.753	0.655
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.480	0.603	0.520	0.639	0.872	0.626
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.661	0.669	0.641	0.743	0.857	0.742
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.488	0.543	0.517	0.698	0.750	0.691
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.581	0.553	0.572	0.597	0.738	0.732
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.521	0.497	0.613	0.681	0.868	0.612
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.428	0.484	0.487	0.533	0.735	0.751
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.459	0.565	0.507	0.628	0.698	0.709
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.428	0.474	0.487	0.533	0.712	0.722
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.573	0.536	0.613	0.681	0.868	0.588
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.509	0.694	0.610	0.630	0.611	0.662
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.593	0.706	0.551	0.892	0.896	0.695
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.562	0.530	0.596	0.663	0.794	0.726
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.617	0.603	0.613	0.630	0.859	0.875
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.411	0.493	0.646	0.553	0.786	0.716
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.585	0.655	0.598	0.630	0.611	0.738
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.453	0.495	0.477	0.567	0.778	0.777
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.487	0.551	0.533	0.663	0.812	0.801
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.523	0.632	0.570	0.562	0.576	0.581
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.531	0.530	0.627	0.643	0.860	0.586
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.527	0.538	0.587	0.628	0.611	0.681
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.584	0.572	0.627	0.643	0.860	0.564
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.462	0.585	0.516	0.630	0.771	0.805
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.660	0.674	0.642	0.782	0.696	0.727
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.447	0.565	0.472	0.506	0.698	0.754
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.468	0.561	0.707	0.688	0.868	0.764
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.503	0.593	0.525	0.796	0.846	0.645
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.473	0.629	0.514	0.717	0.812	0.689
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.552	0.587	0.646	0.663	0.904	0.765

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.471	0.534	0.575	0.506	0.767	0.622
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.475	0.533	0.482	0.562	0.727	0.707
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.633	0.641	0.675	0.782	0.902	0.781
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.507	0.538	0.561	0.506	0.778	0.681
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.432	0.579	0.516	0.630	0.771	0.683
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.586	0.633	0.581	0.663	0.565	0.612
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.571	0.733	0.540	0.756	0.915	0.660
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.480	0.695	0.610	0.630	0.675	0.722
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.501	0.583	0.569	0.597	0.599	0.712
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.601	0.680	0.654	0.743	0.857	0.784
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.590	0.683	0.629	0.630	0.875	0.690
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.594	0.601	0.616	0.705	0.776	0.843
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.493	0.632	0.570	0.562	0.637	0.634
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.533	0.587	0.581	0.663	0.565	0.636
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.604	0.604	0.686	0.800	0.949	0.625
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.531	0.530	0.627	0.643	0.833	0.586
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.528	0.664	0.520	0.639	0.872	0.626
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.584	0.572	0.627	0.643	0.833	0.564
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.548	0.639	0.530	0.754	0.854	0.659
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.589	0.705	0.630	0.663	0.643	0.633
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.556	0.519	0.602	0.628	0.802	0.741
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.432	0.494	0.482	0.562	0.727	0.735
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.581	0.587	0.586	0.597	0.776	0.695
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.471	0.545	0.575	0.506	0.792	0.646
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.485	0.616	0.514	0.675	0.863	0.613
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.586	0.616	0.581	0.663	0.624	0.694
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.406	0.513	0.472	0.506	0.677	0.754
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.516	0.553	0.521	0.705	0.887	0.797
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.527	0.563	0.587	0.628	0.571	0.625
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.363	0.486	0.497	0.533	0.735	0.673
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.617	0.628	0.629	0.630	0.875	0.799
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.466	0.526	0.726	0.685	0.778	0.826
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.471	0.562	0.576	0.533	0.582	0.594
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.581	0.576	0.586	0.597	0.752	0.668
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.498	0.592	0.530	0.754	0.854	0.685
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.567	0.675	0.580	0.939	0.943	0.731
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.470	0.532	0.487	0.533	0.735	0.751
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.528	0.534	0.586	0.597	0.752	0.695
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.501	0.583	0.569	0.597	0.581	0.712
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.387	0.468	0.507	0.592	0.766	0.656
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.519	0.583	0.659	0.653	0.770	0.784
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.470	0.521	0.487	0.533	0.712	0.722
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.555	0.706	0.630	0.663	0.711	0.691
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.580	0.592	0.587	0.628	0.631	0.681
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.461	0.489	0.561	0.506	0.753	0.681
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.637	0.587	0.755	0.812	0.933	0.907
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.573	0.547	0.613	0.681	0.896	0.612
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.519	0.572	0.659	0.653	0.746	0.753
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.498	0.581	0.530	0.754	0.828	0.659
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.527	0.549	0.587	0.628	0.631	0.709
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.539	0.717	0.562	0.892	0.896	0.735
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.554	0.524	0.639	0.757	0.933	0.607
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.565	0.653	0.662	0.663	0.921	0.726
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.660	0.706	0.642	0.782	0.630	0.667
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.444	0.563	0.576	0.533	0.644	0.647
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.519	0.587	0.575	0.506	0.767	0.622
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.531	0.600	0.794	0.852	0.859	0.881
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.527	0.563	0.587	0.628	0.553	0.625
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.476	0.586	0.570	0.562	0.576	0.605
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.434	0.465	0.502	0.596	0.845	0.786
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.573	0.547	0.613	0.681	0.868	0.612
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.618	0.583	0.596	0.663	0.794	0.726
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.400	0.535	0.497	0.533	0.735	0.673
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.528	0.562	0.584	0.597	0.762	0.774
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.428	0.484	0.487	0.533	0.712	0.751
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.521	0.692	0.514	0.717	0.812	0.689
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.552	0.662	0.540	0.756	0.915	0.748
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.501	0.610	0.569	0.597	0.542	0.653
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.514	0.538	0.547	0.506	0.611	0.725
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.534	0.678	0.514	0.675	0.863	0.613

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.554	0.653	0.525	0.796	0.846	0.645
DV3m	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.696	0.650	0.659	0.782	0.886	0.790
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.562	0.540	0.596	0.663	0.794	0.755
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.580	0.592	0.587	0.628	0.611	0.681
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.471	0.562	0.576	0.533	0.564	0.594
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.485	0.581	0.494	0.607	0.828	0.701
DV2e	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.594	0.629	0.616	0.705	0.703	0.773
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.480	0.603	0.520	0.639	0.845	0.626
DV2d	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.547	0.701	0.568	0.795	0.963	0.695
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.527	0.549	0.587	0.628	0.611	0.709
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.584	0.583	0.627	0.643	0.860	0.586
DV3d	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.494	0.530	0.549	0.742	0.933	0.839
DV3d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.414	0.554	0.543	0.663	0.812	0.718
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.519	0.599	0.575	0.506	0.792	0.646
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.367	0.497	0.492	0.562	0.727	0.659
DV3e	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.660	0.688	0.642	0.782	0.696	0.756
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.503	0.605	0.525	0.796	0.846	0.671
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.425	0.515	0.507	0.592	0.766	0.656
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.411	0.493	0.646	0.553	0.762	0.716
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.475	0.543	0.482	0.562	0.727	0.735
DV3m	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.626	0.579	0.632	0.705	0.988	0.916
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.448	0.586	0.570	0.562	0.637	0.659
DV3m	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.524	0.623	0.626	0.630	0.859	0.768
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.551	0.641	0.569	0.597	0.599	0.712
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.444	0.563	0.576	0.533	0.624	0.647
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.447	0.565	0.472	0.506	0.677	0.754
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.586	0.646	0.581	0.663	0.565	0.636
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.518	0.618	0.576	0.533	0.582	0.594
DV3e	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.627	0.730	0.622	0.743	0.662	0.760
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.480	0.615	0.520	0.639	0.872	0.651
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.565	0.559	0.653	0.715	0.896	0.581
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.490	0.516	0.584	0.562	0.810	0.675
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.507	0.538	0.561	0.506	0.753	0.681
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.584	0.583	0.627	0.643	0.833	0.586
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.473	0.629	0.514	0.717	0.786	0.689
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.496	0.547	0.694	0.687	0.811	0.793
DV3e	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.643	0.674	0.598	0.630	0.675	0.773
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.514	0.538	0.547	0.506	0.592	0.725
DV3e	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.594	0.613	0.616	0.705	0.776	0.876
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.612	0.571	0.602	0.628	0.802	0.741
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.501	0.610	0.569	0.597	0.525	0.653
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.548	0.652	0.530	0.754	0.854	0.685
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.439	0.475	0.496	0.630	0.837	0.770
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.556	0.529	0.602	0.628	0.802	0.770
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.580	0.620	0.587	0.628	0.571	0.625
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.488	0.619	0.576	0.533	0.644	0.647
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.556	0.519	0.602	0.628	0.777	0.741
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.527	0.575	0.587	0.628	0.571	0.650
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.523	0.644	0.570	0.562	0.576	0.605
DV3m	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.643	0.601	0.757	0.812	0.955	0.909
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.412	0.503	0.486	0.567	0.803	0.822
DV3d	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.516	0.564	0.521	0.705	0.887	0.829
DV2m	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.617	0.641	0.629	0.630	0.875	0.831
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.581	0.587	0.586	0.597	0.752	0.695
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.548	0.639	0.530	0.754	0.828	0.659
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.466	0.537	0.726	0.685	0.778	0.859
DV3d	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.565	0.624	0.759	0.855	0.895	0.846
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.551	0.641	0.569	0.597	0.581	0.712
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.528	0.664	0.520	0.639	0.845	0.626
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.411	0.502	0.646	0.553	0.786	0.744
DV3e	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.600	0.699	0.655	0.782	0.696	0.800
DV2e	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.637	0.615	0.755	0.812	0.845	0.832
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.404	0.547	0.492	0.562	0.727	0.659
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.466	0.526	0.726	0.685	0.753	0.826
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.471	0.545	0.575	0.506	0.767	0.646
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.363	0.486	0.497	0.533	0.712	0.673
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.562	0.563	0.611	0.663	0.809	0.689
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.518	0.618	0.576	0.533	0.564	0.594
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.477	0.511	0.502	0.596	0.845	0.786
DV3d	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.468	0.573	0.707	0.688	0.868	0.794

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.485	0.505	0.590	0.533	0.819	0.689
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.470	0.532	0.487	0.533	0.712	0.751
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.580	0.603	0.587	0.628	0.631	0.709
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.607	0.633	0.646	0.663	0.904	0.735
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.637	0.598	0.755	0.812	0.933	0.943
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.519	0.583	0.659	0.653	0.746	0.784
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.498	0.592	0.530	0.754	0.828	0.685
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.534	0.639	0.494	0.607	0.828	0.701
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.542	0.519	0.561	0.506	0.778	0.788
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.528	0.677	0.520	0.639	0.872	0.651
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.660	0.720	0.642	0.782	0.630	0.693
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.493	0.645	0.570	0.562	0.637	0.659
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.554	0.534	0.639	0.757	0.933	0.631
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.589	0.719	0.630	0.663	0.643	0.659
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.580	0.620	0.587	0.628	0.553	0.625
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.522	0.644	0.554	0.782	0.795	0.756
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.616	0.645	0.630	0.663	0.711	0.814
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.456	0.653	0.504	0.607	0.828	0.654
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.488	0.619	0.576	0.533	0.624	0.647
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.610	0.576	0.639	0.757	0.933	0.607
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.514	0.563	0.547	0.506	0.553	0.665
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.452	0.542	0.646	0.553	0.786	0.716
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.537	0.694	0.641	0.630	0.875	0.730
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.527	0.575	0.587	0.628	0.553	0.650
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.471	0.593	0.673	0.653	0.770	0.829
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.501	0.559	0.687	0.725	0.802	0.777
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.531	0.612	0.794	0.852	0.859	0.916
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.434	0.465	0.502	0.596	0.819	0.786
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.565	0.592	0.547	0.506	0.611	0.725
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.581	0.618	0.584	0.597	0.762	0.774
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.485	0.629	0.514	0.675	0.863	0.638
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.627	0.765	0.622	0.743	0.599	0.697
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.590	0.652	0.721	0.812	0.851	0.804
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.535	0.594	0.533	0.663	0.812	0.770
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.618	0.595	0.596	0.663	0.794	0.755
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.551	0.671	0.569	0.597	0.542	0.653
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.539	0.568	0.584	0.562	0.810	0.675
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.434	0.474	0.502	0.596	0.845	0.818
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.552	0.675	0.540	0.756	0.915	0.778
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.554	0.666	0.525	0.796	0.846	0.671
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.471	0.573	0.576	0.533	0.582	0.617
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.580	0.603	0.587	0.628	0.611	0.709
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.528	0.562	0.584	0.597	0.738	0.774
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.696	0.663	0.659	0.782	0.886	0.822
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.485	0.592	0.494	0.607	0.828	0.729
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.514	0.549	0.547	0.506	0.611	0.754
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.400	0.535	0.497	0.533	0.712	0.673
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.443	0.552	0.528	0.698	0.750	0.731
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.643	0.706	0.598	0.630	0.611	0.709
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.556	0.551	0.617	0.628	0.817	0.704
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.652	0.611	0.671	0.847	0.989	0.628
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.594	0.642	0.616	0.705	0.703	0.804
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.519	0.745	0.551	0.756	0.915	0.698
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.661	0.704	0.638	0.743	0.842	0.826
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.555	0.720	0.630	0.663	0.711	0.718
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.494	0.540	0.549	0.742	0.933	0.872
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.561	0.578	0.612	0.698	0.657	0.702
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.521	0.692	0.514	0.717	0.786	0.689
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.485	0.581	0.494	0.607	0.802	0.701
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.482	0.522	0.496	0.630	0.837	0.770
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.469	0.573	0.532	0.705	0.887	0.877
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.501	0.574	0.599	0.562	0.825	0.641
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.678	0.650	0.613	0.630	0.859	0.841
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.453	0.553	0.486	0.567	0.803	0.822
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.621	0.615	0.653	0.715	0.896	0.581
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.514	0.563	0.547	0.506	0.536	0.665
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.549	0.513	0.646	0.717	0.943	0.619
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.565	0.592	0.547	0.506	0.592	0.725
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.565	0.570	0.653	0.715	0.896	0.604
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.502	0.719	0.504	0.607	0.828	0.654

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.626	0.591	0.632	0.705	0.988	0.953
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.519	0.599	0.575	0.506	0.767	0.646
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.496	0.558	0.694	0.687	0.811	0.825
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.444	0.574	0.576	0.533	0.644	0.673
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.600	0.732	0.655	0.782	0.630	0.733
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.551	0.671	0.569	0.597	0.525	0.653
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.533	0.556	0.590	0.533	0.819	0.689
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.643	0.688	0.598	0.630	0.675	0.804
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.580	0.632	0.587	0.628	0.571	0.650
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.633	0.674	0.672	0.782	0.886	0.870
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.496	0.547	0.694	0.687	0.786	0.793
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.588	0.561	0.601	0.577	0.914	0.606
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.621	0.705	0.662	0.663	0.921	0.698
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.612	0.582	0.602	0.628	0.802	0.770
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.514	0.549	0.547	0.506	0.592	0.754
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.601	0.756	0.568	0.795	0.963	0.668
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.534	0.692	0.514	0.675	0.863	0.638
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.471	0.573	0.576	0.533	0.584	0.617
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.612	0.571	0.602	0.628	0.777	0.741
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.624	0.584	0.706	0.892	1.041	0.661
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.696	0.691	0.675	0.782	0.902	0.751
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.406	0.498	0.712	0.580	0.794	0.784
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.665	0.651	0.686	0.800	0.949	0.601
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.480	0.615	0.520	0.639	0.845	0.651
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.412	0.503	0.486	0.567	0.778	0.822
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.549	0.513	0.646	0.717	0.913	0.619
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.447	0.609	0.558	0.506	0.553	0.620
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.439	0.484	0.496	0.630	0.837	0.801
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.556	0.529	0.602	0.628	0.777	0.770
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.669	0.639	0.658	0.718	1.009	0.647
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.643	0.613	0.757	0.812	0.955	0.945
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.637	0.627	0.755	0.812	0.845	0.865
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.548	0.652	0.530	0.754	0.828	0.685
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.565	0.636	0.759	0.855	0.895	0.880
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.496	0.562	0.605	0.533	0.834	0.654
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.649	0.622	0.646	0.663	0.904	0.885
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.463	0.568	0.779	0.722	0.876	0.837
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.537	0.676	0.736	0.812	0.851	0.884
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.528	0.597	0.598	0.597	0.776	0.735
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.477	0.511	0.502	0.596	0.819	0.786
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.624	0.728	0.580	0.939	0.943	0.703
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.618	0.619	0.611	0.663	0.809	0.689
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.588	0.561	0.601	0.577	0.885	0.606
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.626	0.616	0.648	0.705	1.006	0.870
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.518	0.631	0.576	0.533	0.582	0.617
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.596	0.571	0.561	0.506	0.778	0.788
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.466	0.537	0.726	0.685	0.753	0.859
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.616	0.676	0.630	0.663	0.643	0.747
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.562	0.574	0.611	0.663	0.809	0.717
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.565	0.620	0.547	0.506	0.553	0.665
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.444	0.574	0.576	0.533	0.624	0.673
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.411	0.502	0.646	0.553	0.762	0.744
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.533	0.626	0.593	0.663	0.624	0.734
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.477	0.521	0.502	0.596	0.845	0.818
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.559	0.547	0.660	0.677	0.905	0.593
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.534	0.652	0.494	0.607	0.828	0.729
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.568	0.613	0.740	0.688	0.862	0.790
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.610	0.588	0.639	0.757	0.933	0.631
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.580	0.632	0.587	0.628	0.553	0.650
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.421	0.609	0.558	0.506	0.611	0.676
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.560	0.763	0.610	0.630	0.611	0.662
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.521	0.555	0.626	0.681	0.896	0.647
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.485	0.505	0.590	0.533	0.793	0.689
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.483	0.547	0.646	0.553	0.786	0.844
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.514	0.575	0.547	0.506	0.553	0.691
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.616	0.658	0.630	0.663	0.711	0.847
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.542	0.529	0.561	0.506	0.778	0.820
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.542	0.519	0.561	0.506	0.753	0.788
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.535	0.614	0.740	0.688	0.952	0.862
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.490	0.526	0.584	0.562	0.810	0.702

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.561	0.649	0.556	0.846	1.052	0.815
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.488	0.631	0.576	0.533	0.644	0.673
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.561	0.606	0.612	0.698	0.595	0.644
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.585	0.699	0.610	0.630	0.675	0.851
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.599	0.597	0.615	0.545	0.877	0.581
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.552	0.632	0.599	0.562	0.825	0.641
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.534	0.639	0.494	0.607	0.802	0.701
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.565	0.603	0.547	0.506	0.611	0.754
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.447	0.609	0.558	0.506	0.536	0.620
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.501	0.570	0.687	0.725	0.802	0.808
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.493	0.569	0.509	0.680	0.953	0.764
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.471	0.593	0.673	0.653	0.746	0.829
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.452	0.542	0.646	0.553	0.762	0.716
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.535	0.606	0.533	0.663	0.812	0.801
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.434	0.474	0.502	0.596	0.819	0.818
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.590	0.665	0.721	0.812	0.851	0.836
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.522	0.527	0.563	0.567	0.703	0.790
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.521	0.555	0.626	0.681	0.868	0.647
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.488	0.607	0.528	0.698	0.750	0.731
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.528	0.677	0.520	0.639	0.845	0.651
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.455	0.510	0.507	0.592	0.766	0.744
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.428	0.540	0.497	0.533	0.735	0.794
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.550	0.624	0.707	0.688	0.868	0.900
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.456	0.653	0.504	0.607	0.802	0.654
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.581	0.618	0.584	0.597	0.738	0.774
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.559	0.547	0.660	0.677	0.877	0.593
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.636	0.623	0.722	0.843	0.999	0.633
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.643	0.639	0.776	0.812	0.973	0.863
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.518	0.631	0.576	0.533	0.564	0.617
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.501	0.605	0.600	0.592	0.607	0.612
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.682	0.681	0.672	0.678	0.969	0.619
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.612	0.606	0.617	0.628	0.817	0.704
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.492	0.670	0.558	0.506	0.553	0.620
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.509	0.644	0.516	0.630	0.771	0.805
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.617	0.636	0.612	0.698	0.657	0.702
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.565	0.620	0.547	0.506	0.536	0.665
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.652	0.623	0.671	0.847	0.989	0.653
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.643	0.720	0.598	0.630	0.611	0.738
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.556	0.562	0.617	0.628	0.817	0.732
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.561	0.590	0.612	0.698	0.657	0.730
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.421	0.609	0.558	0.506	0.592	0.676
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.599	0.597	0.615	0.545	0.850	0.581
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.485	0.592	0.494	0.607	0.802	0.729
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.621	0.627	0.653	0.715	0.896	0.604
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.531	0.592	0.640	0.643	0.860	0.620
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.607	0.646	0.646	0.663	0.904	0.765
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.528	0.764	0.610	0.630	0.675	0.722
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.485	0.515	0.590	0.533	0.819	0.717
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.453	0.553	0.486	0.567	0.778	0.822
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.556	0.551	0.617	0.628	0.792	0.704
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.546	0.602	0.694	0.687	0.811	0.793
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.514	0.575	0.547	0.506	0.536	0.691
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.678	0.663	0.613	0.630	0.859	0.875
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.549	0.523	0.646	0.717	0.943	0.644
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.565	0.603	0.547	0.506	0.592	0.754
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.472	0.605	0.600	0.592	0.670	0.667
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.488	0.631	0.576	0.533	0.624	0.673
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.546	0.618	0.605	0.533	0.834	0.654
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.482	0.532	0.496	0.630	0.837	0.801
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.647	0.617	0.601	0.577	0.914	0.606
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.522	0.527	0.563	0.567	0.681	0.790
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.603	0.564	0.646	0.717	0.943	0.619
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.464	0.670	0.558	0.506	0.611	0.676
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.452	0.553	0.646	0.553	0.786	0.744
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.534	0.513	0.601	0.577	0.914	0.659
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.665	0.664	0.686	0.800	0.949	0.625
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.624	0.596	0.706	0.892	1.041	0.687
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.496	0.558	0.694	0.687	0.786	0.825
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.542	0.551	0.575	0.506	0.792	0.749
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.502	0.719	0.504	0.607	0.802	0.654

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.533	0.656	0.593	0.663	0.565	0.673
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.533	0.556	0.590	0.533	0.793	0.689
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.539	0.579	0.584	0.562	0.810	0.702
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.492	0.670	0.558	0.506	0.536	0.620
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.549	0.523	0.646	0.717	0.913	0.644
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.531	0.592	0.640	0.643	0.833	0.620
DV2m	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.696	0.705	0.675	0.782	0.902	0.781
DV2d	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.641	0.764	0.770	0.975	1.009	0.822
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.603	0.564	0.646	0.717	0.913	0.619
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.563	0.670	0.704	0.783	0.914	0.770
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.612	0.582	0.602	0.628	0.777	0.770
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.547	0.578	0.570	0.562	0.637	0.747
DV3e	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.639	0.600	0.792	0.852	0.981	0.919
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.647	0.617	0.601	0.577	0.885	0.606
DV2e	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.536	0.731	0.642	0.663	0.643	0.697
DV13	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.593	0.632	0.684	0.847	0.989	0.691
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.432	0.552	0.492	0.562	0.727	0.778
DV3e	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.653	0.661	0.616	0.705	0.776	0.843
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.592	0.558	0.627	0.698	0.836	0.764
DV13	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.608	0.584	0.658	0.718	1.009	0.703
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.406	0.498	0.712	0.580	0.769	0.784
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.559	0.515	0.691	0.653	0.845	0.850
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.581	0.656	0.598	0.597	0.776	0.735
DV2d	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.624	0.743	0.580	0.939	0.943	0.731
DV2m	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.661	0.748	0.654	0.743	0.857	0.784
DV3m	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.649	0.635	0.646	0.663	0.904	0.921
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.534	0.513	0.601	0.577	0.885	0.659
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.618	0.632	0.611	0.663	0.809	0.717
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.551	0.665	0.600	0.592	0.607	0.612
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.586	0.689	0.593	0.663	0.624	0.734
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.542	0.626	0.509	0.680	0.953	0.764
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.565	0.632	0.547	0.506	0.553	0.691
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.433	0.519	0.680	0.582	0.827	0.753
DV2e	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.616	0.689	0.630	0.663	0.643	0.777
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.464	0.670	0.558	0.506	0.592	0.676
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.659	0.657	0.615	0.545	0.877	0.581
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.559	0.558	0.660	0.677	0.905	0.617
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.522	0.552	0.563	0.567	0.636	0.724
DV3m	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.617	0.674	0.626	0.630	0.859	0.925
DV2m	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.678	0.691	0.629	0.630	0.875	0.799
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.596	0.582	0.561	0.506	0.778	0.820
DV3d	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.492	0.591	0.744	0.725	0.914	0.804
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.615	0.602	0.660	0.677	0.905	0.593
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.477	0.521	0.502	0.596	0.819	0.818
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.501	0.586	0.599	0.562	0.825	0.666
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.461	0.547	0.572	0.506	0.778	0.720
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.596	0.571	0.561	0.506	0.753	0.788
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.519	0.652	0.673	0.653	0.770	0.829
DV3d	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.487	0.616	0.543	0.663	0.812	0.847
DV2m	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.626	0.628	0.648	0.705	1.006	0.905
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.496	0.562	0.605	0.533	0.808	0.654
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.528	0.597	0.598	0.597	0.752	0.735
DV2e	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.585	0.732	0.610	0.630	0.611	0.780
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.470	0.594	0.497	0.533	0.735	0.794
DV2d	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.593	0.789	0.562	0.892	0.896	0.735
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.530	0.624	0.552	0.838	0.890	0.679
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.500	0.561	0.507	0.592	0.766	0.744
DV3d	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.455	0.610	0.543	0.663	0.812	0.718
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.498	0.662	0.541	0.754	0.854	0.725
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.552	0.615	0.687	0.725	0.802	0.777
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.588	0.572	0.601	0.577	0.914	0.630
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.617	0.666	0.612	0.698	0.595	0.644
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.573	0.611	0.626	0.681	0.896	0.647
DV3e	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.505	0.731	0.642	0.663	0.711	0.760
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.533	0.567	0.590	0.533	0.819	0.717
DV2d	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.601	0.772	0.568	0.795	0.963	0.695
DV2m	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.621	0.719	0.662	0.663	0.921	0.726
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.574	0.580	0.563	0.567	0.703	0.790
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.550	0.508	0.578	0.567	0.894	0.859
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.483	0.558	0.646	0.553	0.786	0.878

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.560	0.585	0.742	0.688	0.975	0.845
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.542	0.529	0.561	0.506	0.753	0.820
DV2d	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.608	0.728	0.540	0.756	0.915	0.748
DV2m	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.633	0.716	0.689	0.782	0.902	0.826
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.527	0.613	0.599	0.628	0.631	0.749
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.519	0.666	0.600	0.592	0.670	0.667
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.534	0.652	0.494	0.607	0.802	0.729
DV13	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.669	0.652	0.658	0.718	1.009	0.673
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.561	0.618	0.612	0.698	0.595	0.670
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.483	0.547	0.646	0.553	0.762	0.844
DV3e	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.625	0.632	0.649	0.742	0.817	0.887
DV2d	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.561	0.662	0.556	0.846	1.052	0.847
DV12	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.636	0.636	0.722	0.843	0.999	0.658
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.559	0.515	0.691	0.653	0.819	0.850
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.615	0.602	0.660	0.677	0.877	0.593
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.559	0.558	0.660	0.677	0.877	0.617
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.505	0.526	0.702	0.716	0.844	0.956
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.659	0.657	0.615	0.545	0.850	0.581
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.545	0.547	0.615	0.545	0.877	0.631
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.493	0.580	0.509	0.680	0.953	0.794
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.493	0.569	0.509	0.680	0.923	0.764
DV3d	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.550	0.636	0.707	0.688	0.868	0.936
DV3d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.515	0.618	0.707	0.688	0.868	0.764
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.522	0.538	0.563	0.567	0.703	0.821
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.588	0.572	0.601	0.577	0.885	0.630
DV2m	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.643	0.651	0.776	0.812	0.973	0.898
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.513	0.579	0.726	0.685	0.778	0.826
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.573	0.611	0.626	0.681	0.868	0.647
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.565	0.632	0.547	0.506	0.536	0.691
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.455	0.520	0.507	0.592	0.766	0.774
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.522	0.552	0.563	0.567	0.616	0.724
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.496	0.573	0.605	0.533	0.834	0.680
DV3d	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.543	0.582	0.549	0.742	0.933	0.839
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.612	0.618	0.617	0.628	0.817	0.732
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.406	0.508	0.712	0.580	0.794	0.816
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.511	0.649	0.541	0.710	0.908	0.645
DV12	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.604	0.675	0.700	0.800	0.949	0.662
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.428	0.540	0.497	0.533	0.712	0.794
DV2m	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.649	0.661	0.662	0.663	0.921	0.841
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.617	0.649	0.612	0.698	0.657	0.730
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.491	0.554	0.764	0.721	0.819	0.869
DV12	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.620	0.623	0.672	0.678	0.969	0.674
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.612	0.606	0.617	0.628	0.792	0.704
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.562	0.604	0.608	0.663	0.794	0.798
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.574	0.580	0.563	0.567	0.681	0.790
DV2e	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.653	0.692	0.616	0.705	0.703	0.773
DV3d	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.463	0.580	0.779	0.722	0.876	0.870
DV3d	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.575	0.600	0.768	0.892	0.932	1.020
DV2e	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.568	0.625	0.740	0.688	0.862	0.822
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.584	0.652	0.640	0.643	0.860	0.620
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.545	0.547	0.615	0.545	0.850	0.631
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.546	0.614	0.694	0.687	0.811	0.825
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.556	0.562	0.617	0.628	0.792	0.732
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.599	0.609	0.615	0.545	0.877	0.604
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.527	0.613	0.599	0.628	0.611	0.749
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.507	0.602	0.572	0.506	0.778	0.720
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.565	0.527	0.692	0.653	0.865	0.852
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.437	0.530	0.673	0.615	0.819	0.738
DV3m	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.577	0.686	0.626	0.630	0.859	0.768
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.485	0.515	0.590	0.533	0.793	0.717
DV3e	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.670	0.618	0.795	0.855	0.982	0.955
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.603	0.575	0.646	0.717	0.943	0.644
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.546	0.602	0.694	0.687	0.786	0.793
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.547	0.606	0.570	0.562	0.576	0.685
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.596	0.606	0.575	0.506	0.792	0.749
DV2d	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.567	0.755	0.591	0.939	0.943	0.773
DV3e	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.535	0.626	0.740	0.688	0.952	0.896
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.601	0.636	0.570	0.562	0.637	0.747
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.475	0.607	0.492	0.562	0.727	0.778
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.522	0.538	0.563	0.567	0.681	0.821

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.639	0.628	0.792	0.852	0.888	0.842
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.584	0.551	0.673	0.797	0.982	0.639
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.559	0.539	0.691	0.653	0.765	0.780
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.503	0.676	0.535	0.796	0.846	0.710
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.615	0.588	0.728	0.852	0.953	0.882
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.552	0.644	0.599	0.562	0.825	0.666
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.588	0.564	0.601	0.577	0.914	0.659
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.682	0.694	0.672	0.678	0.969	0.644
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.586	0.722	0.593	0.663	0.565	0.673
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.534	0.523	0.601	0.577	0.914	0.685
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.584	0.652	0.640	0.643	0.833	0.620
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.559	0.631	0.836	0.897	0.904	0.927
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.546	0.618	0.605	0.533	0.808	0.654
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.452	0.553	0.646	0.553	0.762	0.744
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.641	0.779	0.770	0.975	1.009	0.855
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.603	0.575	0.646	0.717	0.913	0.644
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.542	0.562	0.575	0.506	0.792	0.779
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.501	0.617	0.600	0.592	0.607	0.636
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.563	0.684	0.704	0.783	0.914	0.801
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.574	0.607	0.563	0.567	0.636	0.724
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.608	0.596	0.658	0.718	1.009	0.731
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.689	0.637	0.632	0.705	0.988	0.916
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.639	0.612	0.792	0.852	0.981	0.955
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.542	0.551	0.575	0.506	0.767	0.749
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.547	0.590	0.570	0.562	0.637	0.777
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.651	0.614	0.627	0.698	0.836	0.764
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.599	0.609	0.615	0.545	0.850	0.604
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.471	0.609	0.586	0.506	0.792	0.684
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.556	0.591	0.614	0.628	0.802	0.815
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.653	0.674	0.616	0.705	0.776	0.876
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.559	0.525	0.691	0.653	0.845	0.884
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.548	0.728	0.541	0.754	0.854	0.725
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.582	0.697	0.568	0.795	0.963	0.787
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.588	0.564	0.601	0.577	0.885	0.659
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.592	0.569	0.627	0.698	0.836	0.794
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.527	0.642	0.599	0.628	0.571	0.687
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.625	0.603	0.626	0.641	0.952	0.625
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.574	0.651	0.760	0.688	0.993	0.803
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.625	0.662	0.649	0.742	0.740	0.813
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.534	0.523	0.601	0.577	0.885	0.685
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.583	0.687	0.552	0.838	0.890	0.679
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.541	0.566	0.576	0.533	0.644	0.763
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.496	0.566	0.756	0.761	0.810	0.851
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.466	0.600	0.741	0.685	0.778	0.908
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.511	0.611	0.520	0.639	0.872	0.738
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.562	0.714	0.541	0.710	0.908	0.645
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.532	0.602	0.646	0.553	0.786	0.844
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.542	0.639	0.509	0.680	0.953	0.794
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.647	0.629	0.601	0.577	0.914	0.630
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.615	0.614	0.660	0.677	0.905	0.617
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.563	0.670	0.704	0.783	0.885	0.770
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.678	0.705	0.629	0.630	0.875	0.831
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.546	0.631	0.605	0.533	0.834	0.680
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.581	0.656	0.598	0.597	0.752	0.735
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.605	0.559	0.578	0.567	0.894	0.859
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.522	0.563	0.563	0.567	0.636	0.753
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.542	0.626	0.509	0.680	0.923	0.764
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.530	0.637	0.552	0.838	0.890	0.706
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.387	0.523	0.517	0.592	0.766	0.694
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.596	0.582	0.561	0.506	0.753	0.820
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.433	0.519	0.680	0.582	0.802	0.753
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.461	0.547	0.572	0.506	0.753	0.720
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.472	0.617	0.600	0.592	0.670	0.694
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.559	0.539	0.691	0.653	0.741	0.780
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.659	0.610	0.665	0.742	1.040	0.964
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.617	0.680	0.612	0.698	0.595	0.670
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.552	0.656	0.659	0.663	0.904	0.809
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.470	0.594	0.497	0.533	0.712	0.794
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.580	0.674	0.599	0.628	0.631	0.749
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.552	0.627	0.687	0.725	0.802	0.808

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.519	0.652	0.673	0.653	0.746	0.829
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.550	0.508	0.578	0.567	0.866	0.859
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.500	0.572	0.507	0.592	0.766	0.774
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.599	0.602	0.615	0.545	0.877	0.631
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.595	0.588	0.688	0.752	0.943	0.612
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.660	0.769	0.655	0.782	0.696	0.800
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.700	0.645	0.755	0.812	0.933	0.907
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.491	0.536	0.666	0.620	0.904	0.919
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.574	0.607	0.563	0.567	0.616	0.724
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.618	0.794	0.755	0.826	1.029	0.781
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.608	0.743	0.540	0.756	0.915	0.778
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.516	0.543	0.615	0.592	0.853	0.710
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.647	0.629	0.601	0.577	0.885	0.630
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.554	0.597	0.652	0.757	0.933	0.667
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.571	0.819	0.551	0.756	0.915	0.698
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.545	0.558	0.615	0.545	0.877	0.656
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.574	0.591	0.563	0.567	0.703	0.821
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.498	0.662	0.541	0.754	0.828	0.725
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.677	0.710	0.630	0.663	0.711	0.814
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.615	0.614	0.660	0.677	0.877	0.617
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.590	0.763	0.641	0.630	0.875	0.730
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.483	0.558	0.646	0.553	0.762	0.878
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.550	0.519	0.578	0.567	0.894	0.893
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.625	0.645	0.649	0.742	0.817	0.922
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.533	0.567	0.590	0.533	0.793	0.717
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.559	0.525	0.691	0.653	0.819	0.884
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.576	0.558	0.584	0.562	0.810	0.813
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.541	0.566	0.576	0.533	0.624	0.763
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.476	0.655	0.581	0.562	0.576	0.640
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.462	0.500	0.523	0.663	0.881	0.810
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.505	0.537	0.702	0.716	0.844	0.994
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.594	0.685	0.628	0.705	0.776	0.927
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.559	0.611	0.728	0.771	0.998	0.981
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.659	0.670	0.615	0.545	0.877	0.604
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.527	0.642	0.599	0.628	0.553	0.687
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.493	0.580	0.509	0.680	0.923	0.794
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.505	0.526	0.702	0.716	0.818	0.956
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.522	0.563	0.563	0.567	0.616	0.753
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.571	0.627	0.776	0.722	0.906	0.800
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.513	0.579	0.726	0.685	0.753	0.826
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.543	0.697	0.690	0.664	0.932	0.732
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.620	0.636	0.672	0.678	0.969	0.700
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.551	0.678	0.600	0.592	0.607	0.636
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.637	0.642	0.640	0.606	0.914	0.598
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.677	0.633	0.796	0.855	1.006	0.957
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.543	0.594	0.549	0.742	0.933	0.872
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.599	0.602	0.615	0.545	0.850	0.631
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.649	0.674	0.662	0.663	0.921	0.874
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.618	0.664	0.608	0.663	0.794	0.798
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.513	0.590	0.726	0.685	0.778	0.859
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.434	0.530	0.512	0.596	0.845	0.865
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.580	0.674	0.599	0.628	0.611	0.749
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.406	0.508	0.712	0.580	0.769	0.816
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.491	0.565	0.764	0.721	0.819	0.904
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.670	0.647	0.795	0.855	0.889	0.876
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.653	0.706	0.616	0.705	0.703	0.804
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.612	0.618	0.617	0.628	0.792	0.732
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.519	0.670	0.586	0.506	0.792	0.684
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.554	0.744	0.535	0.796	0.846	0.710
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.601	0.666	0.570	0.562	0.576	0.685
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.516	0.624	0.514	0.675	0.863	0.723
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.491	0.554	0.764	0.721	0.793	0.869
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.574	0.591	0.563	0.567	0.681	0.821
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.433	0.529	0.680	0.582	0.827	0.784
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.514	0.613	0.558	0.506	0.611	0.797
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.496	0.573	0.605	0.533	0.808	0.680
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.425	0.575	0.517	0.592	0.766	0.694
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.545	0.558	0.615	0.545	0.850	0.656
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.617	0.716	0.641	0.630	0.875	0.879
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.516	0.631	0.532	0.705	0.887	0.877

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.492	0.603	0.744	0.725	0.914	0.836
DV3d	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.575	0.612	0.768	0.892	0.932	1.060
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.485	0.662	0.504	0.607	0.828	0.771
DV3e	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.538	0.627	0.776	0.722	1.001	0.873
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.592	0.593	0.643	0.698	0.851	0.725
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.659	0.670	0.615	0.545	0.850	0.604
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.542	0.503	0.619	0.646	1.051	0.718
DV3e	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.670	0.630	0.795	0.855	0.982	0.993
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.609	0.571	0.707	0.757	0.885	0.599
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.565	0.538	0.692	0.653	0.865	0.886
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.448	0.655	0.581	0.562	0.637	0.697
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.547	0.618	0.570	0.562	0.576	0.713
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.546	0.614	0.694	0.687	0.786	0.825
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.596	0.618	0.575	0.506	0.792	0.779
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.620	0.738	0.704	0.783	0.914	0.770
DV2e	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.639	0.641	0.792	0.852	0.888	0.876
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.559	0.550	0.691	0.653	0.765	0.811
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.519	0.679	0.600	0.592	0.670	0.694
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.584	0.562	0.673	0.797	0.982	0.664
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.507	0.602	0.572	0.506	0.753	0.720
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.601	0.649	0.570	0.562	0.637	0.777
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.570	0.546	0.590	0.533	0.819	0.830
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.555	0.579	0.702	0.716	0.844	0.956
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.562	0.672	0.520	0.639	0.872	0.738
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.588	0.575	0.601	0.577	0.914	0.685
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.541	0.593	0.576	0.533	0.582	0.700
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.476	0.570	0.680	0.582	0.827	0.753
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.565	0.527	0.692	0.653	0.838	0.852
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.480	0.688	0.530	0.639	0.872	0.689
DV3m	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.615	0.599	0.728	0.852	0.953	0.917
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.565	0.637	0.666	0.715	0.896	0.639
DV3m	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.560	0.597	0.742	0.688	0.975	0.879
DV3e	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.637	0.669	0.770	0.812	0.933	0.998
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.642	0.607	0.673	0.797	0.982	0.639
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.596	0.606	0.575	0.506	0.767	0.749
DV2m	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.565	0.730	0.675	0.663	0.921	0.768
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.550	0.540	0.592	0.567	0.911	0.815
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.496	0.624	0.708	0.687	0.811	0.872
DV13	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.617	0.573	0.677	0.804	1.161	0.766
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.688	0.664	0.626	0.641	0.952	0.625
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.615	0.566	0.691	0.653	0.845	0.850
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.528	0.589	0.723	0.763	0.845	0.818
DV3d	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.531	0.684	0.810	0.852	0.859	0.969
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.595	0.623	0.576	0.533	0.644	0.763
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.542	0.503	0.619	0.646	1.018	0.718
DV2e	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.660	0.805	0.655	0.782	0.630	0.733
DV3d	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.559	0.644	0.836	0.897	0.904	0.964
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.612	0.650	0.614	0.628	0.802	0.815
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.511	0.662	0.541	0.710	0.908	0.671
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.555	0.567	0.587	0.630	0.732	0.814
DV3d	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.621	0.686	0.759	0.855	0.895	0.846
DV3d	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.515	0.630	0.707	0.688	0.868	0.794
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.580	0.706	0.599	0.628	0.571	0.687
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.523	0.720	0.581	0.562	0.576	0.640
DV2d	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.582	0.711	0.568	0.795	0.963	0.819
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.567	0.597	0.615	0.592	0.853	0.710
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.574	0.619	0.563	0.567	0.636	0.753
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.651	0.626	0.627	0.698	0.836	0.794
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.514	0.613	0.558	0.506	0.592	0.797
DV2e	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.700	0.676	0.755	0.812	0.845	0.832
DV3m	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.689	0.650	0.632	0.705	0.988	0.953
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.588	0.575	0.601	0.577	0.885	0.685
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.542	0.562	0.575	0.506	0.767	0.779
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.569	0.551	0.626	0.641	0.952	0.679
DV13	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.736	0.703	0.658	0.718	1.009	0.647
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.583	0.701	0.552	0.838	0.890	0.706
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.556	0.591	0.614	0.628	0.777	0.815
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.511	0.624	0.520	0.639	0.872	0.767
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.439	0.541	0.506	0.630	0.837	0.847
DV2e	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.677	0.744	0.630	0.663	0.643	0.747

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.625	0.676	0.649	0.742	0.740	0.846
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.541	0.577	0.576	0.533	0.644	0.794
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.605	0.559	0.578	0.567	0.866	0.859
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.563	0.684	0.704	0.783	0.885	0.801
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.478	0.554	0.712	0.580	0.794	0.925
DV2d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.547	0.784	0.580	0.795	0.963	0.735
DV3e	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.653	0.618	0.740	0.688	0.952	1.016
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.471	0.609	0.586	0.506	0.767	0.684
DV13	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.687	0.643	0.706	0.892	1.041	0.661
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.496	0.577	0.756	0.761	0.810	0.885
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.466	0.600	0.741	0.685	0.753	0.908
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.411	0.562	0.659	0.553	0.786	0.787
DV2d	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.552	0.755	0.551	0.756	0.915	0.823
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.553	0.536	0.633	0.610	1.009	0.688
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.542	0.639	0.509	0.680	0.923	0.794
DV3m	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.696	0.741	0.672	0.782	0.886	0.870
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.532	0.602	0.646	0.553	0.762	0.844
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.548	0.728	0.541	0.754	0.828	0.725
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.532	0.614	0.646	0.553	0.786	0.878
DV2e	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.594	0.717	0.628	0.705	0.703	0.850
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.559	0.550	0.691	0.653	0.741	0.811
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.511	0.611	0.520	0.639	0.845	0.738
DV3m	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.707	0.661	0.757	0.812	0.955	0.909
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.528	0.604	0.630	0.592	0.869	0.675
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.437	0.540	0.673	0.615	0.819	0.767
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.508	0.550	0.523	0.663	0.881	0.810
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.605	0.570	0.578	0.567	0.894	0.893
DV3m	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.714	0.685	0.646	0.663	0.904	0.885
DV3d	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.494	0.604	0.560	0.742	0.933	0.923
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.599	0.614	0.615	0.545	0.877	0.656
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.595	0.600	0.688	0.752	0.943	0.636
DV2m	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.615	0.624	0.746	0.852	0.971	0.838
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.654	0.647	0.688	0.752	0.943	0.612
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.499	0.538	0.677	0.553	0.781	0.741
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.541	0.593	0.576	0.533	0.564	0.700
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.491	0.536	0.666	0.620	0.876	0.919
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.477	0.583	0.512	0.596	0.845	0.865
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.595	0.623	0.576	0.533	0.624	0.763
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.615	0.566	0.691	0.653	0.819	0.850
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.493	0.721	0.581	0.562	0.637	0.697
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.562	0.642	0.623	0.663	0.809	0.758
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.701	0.706	0.640	0.606	0.914	0.598
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.528	0.757	0.530	0.639	0.872	0.689
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.634	0.614	0.584	0.562	0.810	0.813
DV3e	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.700	0.658	0.755	0.812	0.933	0.943
DV3m	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.659	0.622	0.665	0.742	1.040	1.003
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.470	0.539	0.677	0.553	0.863	0.808
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.574	0.619	0.563	0.567	0.616	0.753
DV12	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.629	0.611	0.693	0.760	1.114	0.734
DV2d	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.617	0.714	0.556	0.846	1.052	0.815
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.580	0.706	0.599	0.628	0.553	0.687
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.550	0.519	0.578	0.567	0.866	0.893
DV3e	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.677	0.724	0.630	0.663	0.711	0.847
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.546	0.631	0.605	0.533	0.808	0.680
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.610	0.657	0.652	0.757	0.933	0.667
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.491	0.547	0.666	0.620	0.904	0.956
DV2m	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.689	0.677	0.648	0.705	1.006	0.870
DV3d	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.544	0.631	0.779	0.722	0.876	0.987
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.568	0.687	0.514	0.675	0.863	0.723
DV12	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.750	0.749	0.672	0.678	0.969	0.619
DV3m	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.626	0.661	0.644	0.705	0.988	1.008
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.565	0.560	0.709	0.653	0.881	0.809
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.553	0.536	0.633	0.610	0.978	0.688
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.609	0.571	0.707	0.757	0.857	0.599
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.501	0.637	0.701	0.725	0.802	0.854
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.534	0.728	0.504	0.607	0.828	0.771
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.542	0.591	0.572	0.506	0.778	0.867
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.619	0.590	0.633	0.608	0.962	0.638
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.514	0.642	0.558	0.506	0.553	0.731
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.595	0.553	0.719	0.725	0.881	0.876

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.481	0.583	0.673	0.615	0.819	0.738
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.485	0.703	0.525	0.675	0.863	0.674
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.541	0.577	0.576	0.533	0.624	0.794
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.625	0.615	0.626	0.641	0.952	0.650
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.576	0.569	0.584	0.562	0.810	0.845
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.428	0.525	0.749	0.611	0.835	0.826
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.552	0.529	0.690	0.745	0.902	0.761
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.562	0.728	0.541	0.710	0.908	0.671
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.599	0.614	0.615	0.545	0.850	0.656
DV12	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.700	0.686	0.722	0.843	0.999	0.633
DV3e	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.643	0.769	0.610	0.630	0.675	0.851
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.471	0.641	0.587	0.533	0.582	0.653
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.447	0.548	0.712	0.580	0.794	0.784
DV3d	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.559	0.624	0.728	0.771	0.998	1.020
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.565	0.674	0.558	0.506	0.611	0.797
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.505	0.537	0.702	0.716	0.818	0.994
DV3m	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.677	0.645	0.796	0.855	1.006	0.995
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.434	0.530	0.512	0.596	0.819	0.865
DV13	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.704	0.673	0.692	0.756	1.062	0.681
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.462	0.510	0.523	0.663	0.881	0.843
DV2m	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.574	0.664	0.760	0.688	0.993	0.835
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.579	0.588	0.640	0.606	0.914	0.651
DV2e	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.670	0.660	0.795	0.855	0.889	0.911
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.557	0.678	0.775	0.822	0.922	0.844
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.513	0.590	0.726	0.685	0.753	0.859
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.601	0.680	0.570	0.562	0.576	0.713
DV3d	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.487	0.598	0.820	0.760	0.922	0.881
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.562	0.526	0.724	0.685	0.889	0.861
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.516	0.637	0.514	0.675	0.863	0.752
DV3m	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.643	0.685	0.772	0.812	0.955	1.000
DV13	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.628	0.603	0.755	0.927	0.996	0.812
DV3d	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.565	0.711	0.774	0.855	0.895	0.931
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.555	0.594	0.587	0.630	0.663	0.747
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.609	0.582	0.707	0.757	0.885	0.623
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.651	0.652	0.643	0.698	0.851	0.725
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.556	0.628	0.630	0.628	0.817	0.774
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.491	0.565	0.764	0.721	0.793	0.904
DV2m	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.659	0.648	0.682	0.742	1.059	0.916
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.619	0.590	0.633	0.608	0.932	0.638
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.615	0.593	0.691	0.653	0.765	0.780
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.627	0.601	0.590	0.533	0.819	0.830
DV2e	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.637	0.701	0.770	0.812	0.845	0.915
DV2d	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.634	0.773	0.848	1.023	1.019	0.901
DV3m	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.536	0.572	0.714	0.722	0.973	0.820
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.597	0.553	0.619	0.646	1.051	0.718
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.621	0.580	0.692	0.653	0.865	0.852
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.552	0.529	0.690	0.745	0.874	0.761
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.592	0.604	0.643	0.698	0.851	0.754
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.499	0.538	0.677	0.553	0.756	0.741
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.433	0.529	0.680	0.582	0.802	0.784
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.440	0.498	0.689	0.607	0.861	0.908
DV2d	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.618	0.810	0.755	0.826	1.029	0.812
DV3d	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.468	0.640	0.721	0.688	0.868	0.840
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.595	0.652	0.576	0.533	0.582	0.700
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.543	0.697	0.690	0.664	0.903	0.732
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.605	0.594	0.592	0.567	0.911	0.815
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.519	0.670	0.586	0.506	0.767	0.684
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.470	0.539	0.677	0.553	0.836	0.808
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.620	0.752	0.704	0.783	0.914	0.801
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.561	0.659	0.624	0.698	0.657	0.773
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.549	0.585	0.659	0.717	0.943	0.681
DV3d	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.501	0.568	0.753	0.756	0.951	0.969
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.542	0.513	0.619	0.646	1.051	0.747
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.610	0.623	0.587	0.630	0.732	0.814
DV3d	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.584	0.660	0.794	0.852	0.859	0.881
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.621	0.701	0.666	0.715	0.896	0.639
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.444	0.642	0.587	0.533	0.644	0.712
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.485	0.662	0.504	0.607	0.802	0.771
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.562	0.686	0.520	0.639	0.872	0.767
DV2e	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.598	0.646	0.779	0.725	0.907	0.832

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.565	0.538	0.692	0.653	0.838	0.886
DV2e	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.589	0.804	0.642	0.663	0.643	0.697
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.670	0.628	0.707	0.757	0.885	0.599
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.642	0.619	0.673	0.797	0.982	0.664
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.482	0.595	0.506	0.630	0.837	0.847
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.509	0.576	0.680	0.582	0.827	0.888
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.541	0.605	0.576	0.533	0.582	0.728
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.565	0.674	0.558	0.506	0.592	0.797
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.597	0.553	0.619	0.646	1.018	0.718
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.516	0.554	0.615	0.592	0.853	0.739
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.555	0.579	0.702	0.716	0.818	0.956
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.514	0.642	0.558	0.506	0.536	0.731
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.555	0.590	0.702	0.716	0.844	0.994
DV13	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.617	0.584	0.677	0.804	1.161	0.797
DV3e	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.564	0.646	0.779	0.725	1.003	0.907
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.570	0.546	0.590	0.533	0.793	0.830
DV11	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.694	0.651	0.773	0.942	0.977	0.639
DV3m	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.659	0.633	0.742	0.688	0.975	1.018
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.596	0.618	0.575	0.506	0.767	0.779
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.570	0.557	0.590	0.533	0.819	0.863
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.631	0.629	0.647	0.574	0.924	0.611
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.550	0.540	0.592	0.567	0.882	0.815
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.620	0.738	0.704	0.783	0.885	0.770
DV3e	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.616	0.736	0.642	0.663	0.711	0.896
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.595	0.635	0.576	0.533	0.644	0.794
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.528	0.600	0.723	0.763	0.845	0.850
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.637	0.655	0.640	0.606	0.914	0.622
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.550	0.551	0.592	0.567	0.911	0.848
DV2d	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.590	0.683	0.585	0.891	1.107	0.858
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.471	0.641	0.587	0.533	0.564	0.653
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.476	0.570	0.680	0.582	0.802	0.753
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.562	0.672	0.520	0.639	0.845	0.738
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.543	0.711	0.690	0.664	0.932	0.761
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.581	0.665	0.630	0.592	0.869	0.675
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.615	0.578	0.691	0.653	0.845	0.884
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.562	0.564	0.705	0.703	0.866	0.729
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.542	0.513	0.619	0.646	1.018	0.747
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.496	0.624	0.708	0.687	0.786	0.872
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.519	0.599	0.535	0.716	1.003	0.804
DV3d	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.579	0.657	0.744	0.725	0.914	0.948
DV2e	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.571	0.639	0.776	0.722	0.906	0.832
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.625	0.607	0.626	0.641	0.952	0.679
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.534	0.773	0.525	0.675	0.863	0.674
DV3d	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.621	0.700	0.759	0.855	0.895	0.880
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.549	0.585	0.659	0.717	0.913	0.681
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.555	0.578	0.587	0.630	0.732	0.847
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.562	0.526	0.724	0.685	0.861	0.861
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.480	0.688	0.530	0.639	0.845	0.689
DV2e	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.653	0.647	0.740	0.688	0.862	0.932
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.612	0.650	0.614	0.628	0.777	0.815
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.549	0.555	0.593	0.596	0.740	0.831
DV2m	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.677	0.672	0.816	0.855	1.024	0.909
DV2e	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.700	0.689	0.755	0.812	0.845	0.865
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.569	0.562	0.626	0.641	0.952	0.707
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.608	0.590	0.633	0.610	1.009	0.688
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.432	0.536	0.742	0.645	0.827	0.809
DV12	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.718	0.717	0.708	0.714	1.020	0.652
DV3d	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.535	0.678	0.543	0.663	0.812	0.847
DV2e	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.677	0.758	0.630	0.663	0.643	0.777
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.576	0.593	0.599	0.562	0.825	0.772
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.615	0.593	0.691	0.653	0.741	0.780
DV13	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.687	0.656	0.706	0.892	1.041	0.687
DV3d	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.590	0.743	0.736	0.812	0.851	0.884
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.518	0.705	0.587	0.533	0.582	0.653
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.595	0.652	0.576	0.533	0.564	0.700
DV13	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.669	0.643	0.658	0.718	1.009	0.703
DV3e	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.653	0.630	0.740	0.688	0.952	1.057
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.478	0.554	0.712	0.580	0.769	0.925
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.478	0.565	0.712	0.580	0.794	0.962
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.444	0.642	0.587	0.533	0.624	0.712

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.625	0.675	0.740	0.688	0.862	0.790
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.605	0.570	0.578	0.567	0.866	0.893
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.553	0.547	0.633	0.610	1.009	0.715
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.643	0.805	0.610	0.630	0.611	0.780
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.597	0.766	0.690	0.664	0.932	0.732
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.538	0.640	0.776	0.722	1.001	0.908
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.654	0.660	0.688	0.752	0.943	0.636
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.631	0.629	0.624	0.574	0.895	0.611
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.640	0.643	0.771	0.875	0.956	0.777
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.511	0.624	0.520	0.639	0.845	0.767
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.411	0.562	0.659	0.553	0.762	0.787
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.555	0.804	0.642	0.663	0.711	0.760
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.540	0.590	0.666	0.620	0.904	0.919
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.707	0.674	0.757	0.812	0.955	0.945
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.618	0.706	0.623	0.663	0.809	0.758
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.559	0.624	0.673	0.677	0.905	0.653
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.532	0.614	0.646	0.553	0.762	0.878
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.645	0.604	0.805	0.892	1.009	1.079
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.541	0.605	0.576	0.533	0.564	0.728
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.595	0.580	0.719	0.725	0.797	0.804
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.477	0.583	0.512	0.596	0.819	0.865
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.688	0.677	0.626	0.641	0.952	0.650
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.562	0.564	0.705	0.703	0.839	0.729
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.608	0.590	0.633	0.610	0.978	0.688
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.595	0.635	0.576	0.533	0.624	0.794
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.565	0.706	0.558	0.506	0.553	0.731
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.508	0.561	0.523	0.663	0.881	0.843
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.615	0.637	0.746	0.852	0.971	0.871
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.714	0.698	0.646	0.663	0.904	0.921
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.652	0.696	0.684	0.847	0.989	0.691
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.615	0.578	0.691	0.653	0.819	0.884
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.596	0.650	0.572	0.506	0.778	0.867
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.549	0.637	0.732	0.722	0.991	0.779
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.617	0.728	0.556	0.846	1.052	0.847
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.681	0.650	0.633	0.608	0.962	0.638
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.634	0.626	0.584	0.562	0.810	0.845
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.549	0.555	0.593	0.596	0.717	0.831
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.629	0.623	0.693	0.760	1.114	0.763
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.605	0.686	0.707	0.688	0.868	0.900
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.609	0.582	0.707	0.757	0.857	0.623
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.492	0.514	0.678	0.553	0.883	0.792
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.736	0.717	0.658	0.718	1.009	0.673
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.589	0.675	0.740	0.688	0.952	0.862
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.491	0.547	0.666	0.620	0.876	0.956
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.476	0.582	0.680	0.582	0.827	0.784
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.488	0.706	0.587	0.533	0.644	0.712
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.568	0.701	0.514	0.675	0.863	0.752
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.562	0.551	0.724	0.685	0.804	0.790
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.514	0.589	0.673	0.615	0.819	0.870
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.483	0.624	0.659	0.553	0.786	0.928
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.544	0.644	0.779	0.722	0.876	1.026
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.563	0.540	0.633	0.608	0.962	0.694
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.565	0.571	0.709	0.653	0.881	0.841
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.490	0.588	0.596	0.562	0.810	0.742
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.553	0.547	0.633	0.610	0.978	0.715
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.700	0.699	0.722	0.843	0.999	0.658
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.678	0.741	0.626	0.630	0.859	0.925
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.689	0.691	0.648	0.705	1.006	0.905
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.541	0.515	0.666	0.685	0.863	0.827
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.637	0.647	0.640	0.606	0.914	0.651
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.570	0.580	0.605	0.533	0.834	0.788
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.670	0.628	0.707	0.757	0.857	0.599
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.552	0.540	0.690	0.745	0.902	0.791
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.518	0.705	0.587	0.533	0.564	0.653
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.595	0.565	0.719	0.725	0.881	0.912
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.528	0.757	0.530	0.639	0.845	0.689
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.610	0.653	0.587	0.630	0.663	0.747
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.585	0.547	0.602	0.630	0.932	0.885
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.542	0.591	0.572	0.506	0.753	0.867
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.524	0.612	0.530	0.756	0.992	0.787

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.567	0.609	0.615	0.592	0.853	0.739
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.561	0.691	0.624	0.698	0.595	0.709
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.593	0.706	0.741	0.825	0.962	0.811
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.681	0.650	0.633	0.608	0.932	0.638
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.559	0.624	0.673	0.677	0.877	0.653
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.575	0.609	0.600	0.592	0.670	0.787
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.565	0.560	0.709	0.653	0.854	0.809
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.447	0.548	0.712	0.580	0.769	0.784
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.675	0.804	0.810	1.026	1.062	0.865
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.682	0.686	0.672	0.678	0.969	0.674
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.611	0.803	0.831	0.867	1.039	0.856
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.579	0.600	0.640	0.606	0.914	0.677
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.534	0.728	0.504	0.607	0.802	0.771
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.673	0.631	0.833	0.897	1.033	0.967
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.688	0.696	0.649	0.742	0.817	0.887
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.624	0.666	0.720	0.892	1.041	0.727
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.640	0.615	0.692	0.756	1.062	0.740
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.589	0.542	0.727	0.687	0.890	0.895
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.455	0.581	0.517	0.592	0.766	0.818
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.428	0.525	0.749	0.611	0.809	0.826
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.557	0.692	0.775	0.822	0.922	0.878
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.628	0.615	0.755	0.927	0.996	0.844
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.665	0.743	0.700	0.800	0.949	0.662
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.696	0.788	0.689	0.782	0.902	0.826
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.493	0.649	0.519	0.680	0.953	0.840
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.612	0.691	0.630	0.628	0.817	0.774
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.563	0.540	0.633	0.608	0.932	0.694
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.562	0.537	0.724	0.685	0.889	0.895
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.701	0.721	0.640	0.606	0.914	0.622
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.522	0.601	0.575	0.567	0.703	0.869
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.651	0.665	0.643	0.698	0.851	0.754
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.707	0.702	0.776	0.812	0.973	0.863
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.634	0.789	0.848	1.023	1.019	0.937
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.565	0.706	0.558	0.506	0.536	0.731
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.714	0.727	0.662	0.663	0.921	0.841
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.552	0.540	0.690	0.745	0.874	0.791
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.694	0.692	0.647	0.574	0.924	0.611
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.617	0.725	0.624	0.698	0.657	0.773
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.499	0.549	0.677	0.553	0.781	0.770
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.750	0.764	0.672	0.678	0.969	0.644
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.555	0.606	0.587	0.630	0.663	0.776
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.570	0.659	0.535	0.716	1.003	0.804
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.615	0.605	0.691	0.653	0.765	0.811
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.595	0.665	0.576	0.533	0.582	0.728
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.549	0.581	0.593	0.596	0.670	0.762
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.649	0.709	0.659	0.663	0.904	0.974
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.528	0.616	0.630	0.592	0.869	0.702
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.597	0.564	0.619	0.646	1.051	0.747
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.605	0.594	0.592	0.567	0.882	0.815
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.621	0.592	0.692	0.653	0.865	0.886
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.627	0.613	0.590	0.533	0.819	0.863
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.485	0.576	0.602	0.533	0.819	0.758
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.659	0.661	0.682	0.742	1.059	0.953
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.557	0.678	0.775	0.822	0.894	0.844
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.537	0.705	0.760	0.696	0.941	0.802
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.488	0.706	0.587	0.533	0.624	0.712
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.670	0.640	0.707	0.757	0.885	0.623
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.627	0.601	0.590	0.533	0.793	0.830
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.625	0.601	0.693	0.641	0.903	0.599
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.546	0.686	0.708	0.687	0.811	0.872
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.616	0.771	0.642	0.663	0.643	0.821
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.621	0.580	0.692	0.653	0.838	0.852
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.556	0.628	0.630	0.628	0.792	0.774
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.605	0.606	0.592	0.567	0.911	0.848
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.694	0.664	0.773	0.942	0.977	0.665
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.470	0.549	0.677	0.553	0.863	0.840
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.581	0.647	0.723	0.763	0.845	0.818
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.624	0.830	0.591	0.939	0.943	0.773
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.603	0.643	0.659	0.717	0.943	0.681
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.562	0.551	0.724	0.685	0.779	0.790

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.440	0.498	0.689	0.607	0.834	0.908
DV2m	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.626	0.702	0.661	0.705	1.006	0.957
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.619	0.602	0.633	0.608	0.962	0.663
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.610	0.636	0.587	0.630	0.732	0.847
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.705	0.841	0.770	0.975	1.009	0.822
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.620	0.752	0.704	0.783	0.885	0.801
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.579	0.535	0.608	0.596	0.941	0.904
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.597	0.564	0.619	0.646	1.018	0.747
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.604	0.610	0.593	0.596	0.740	0.831
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.509	0.588	0.680	0.582	0.827	0.924
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.584	0.673	0.794	0.852	0.859	0.916
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.601	0.567	0.721	0.725	0.901	0.878
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.704	0.686	0.692	0.756	1.062	0.708
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.509	0.576	0.680	0.582	0.802	0.888
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.590	0.616	0.781	0.725	1.026	0.890
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.640	0.766	0.568	0.795	0.963	0.787
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.570	0.557	0.590	0.533	0.793	0.863
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.590	0.696	0.585	0.891	1.107	0.892
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.694	0.692	0.647	0.574	0.895	0.611
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.562	0.576	0.705	0.703	0.866	0.758
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.573	0.576	0.647	0.574	0.924	0.664
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.555	0.590	0.702	0.716	0.818	0.994
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.562	0.686	0.520	0.639	0.845	0.767
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.484	0.548	0.689	0.607	0.861	0.908
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.452	0.618	0.659	0.553	0.786	0.787
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.531	0.554	0.739	0.754	0.889	1.006
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.625	0.619	0.626	0.641	0.952	0.707
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.550	0.551	0.592	0.567	0.882	0.848
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.659	0.645	0.742	0.688	0.975	1.059
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.589	0.542	0.727	0.687	0.862	0.895
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.549	0.592	0.677	0.553	0.781	0.741
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.522	0.601	0.575	0.567	0.681	0.869
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.519	0.611	0.535	0.716	1.003	0.836
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.634	0.652	0.599	0.562	0.825	0.772
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.534	0.585	0.613	0.577	0.914	0.725
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.577	0.540	0.645	0.718	1.095	0.740
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.603	0.643	0.659	0.717	0.913	0.681
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.539	0.647	0.596	0.562	0.810	0.742
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.519	0.599	0.535	0.716	0.971	0.804
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.542	0.650	0.744	0.725	0.914	0.804
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.579	0.670	0.744	0.725	0.914	0.986
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.677	0.686	0.816	0.855	1.024	0.945
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.562	0.537	0.724	0.685	0.861	0.895
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.653	0.660	0.740	0.688	0.862	0.969
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.481	0.594	0.673	0.615	0.819	0.767
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.632	0.660	0.768	0.892	0.932	1.020
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.645	0.632	0.805	0.892	0.913	0.990
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.595	0.665	0.576	0.533	0.564	0.728
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.608	0.601	0.633	0.610	1.009	0.715
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.549	0.581	0.593	0.596	0.649	0.762
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.540	0.609	0.764	0.721	0.819	0.869
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.550	0.711	0.721	0.688	0.868	0.990
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.619	0.602	0.633	0.608	0.932	0.663
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.428	0.535	0.749	0.611	0.835	0.859
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.561	0.739	0.567	0.846	1.052	0.896
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.615	0.605	0.691	0.653	0.741	0.811
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.636	0.711	0.736	0.843	0.999	0.696
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.549	0.566	0.593	0.596	0.740	0.864
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.656	0.645	0.831	0.892	1.038	1.101
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.599	0.721	0.733	0.871	0.952	0.794
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.669	0.656	0.658	0.718	1.009	0.731
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.517	0.592	0.677	0.553	0.863	0.808
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.499	0.549	0.677	0.553	0.756	0.770
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.542	0.628	0.586	0.506	0.792	0.823
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.543	0.711	0.690	0.664	0.903	0.761
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.653	0.656	0.708	0.714	1.020	0.709
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.563	0.764	0.718	0.783	0.914	0.847
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.576	0.604	0.599	0.562	0.825	0.803
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.640	0.656	0.771	0.875	0.956	0.808
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.547	0.659	0.581	0.562	0.637	0.822

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.643	0.728	0.791	0.812	0.973	0.950
DV3e	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.663	0.605	0.763	0.771	1.095	1.107
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.559	0.587	0.704	0.653	0.845	0.935
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.604	0.610	0.593	0.596	0.717	0.831
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.540	0.590	0.666	0.620	0.876	0.919
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.447	0.559	0.712	0.580	0.794	0.816
DV2e	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.688	0.729	0.649	0.742	0.740	0.813
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.470	0.549	0.677	0.553	0.836	0.840
DV3d	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.605	0.631	0.809	0.938	0.981	1.073
DV3d	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.487	0.610	0.820	0.760	0.922	0.916
DV2e	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.598	0.658	0.779	0.725	0.907	0.865
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.501	0.655	0.611	0.562	0.825	0.705
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.588	0.640	0.613	0.577	0.914	0.667
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.592	0.636	0.640	0.698	0.836	0.840
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.478	0.565	0.712	0.580	0.769	0.962
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.615	0.686	0.673	0.677	0.905	0.653
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.485	0.543	0.733	0.650	0.913	1.007
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.562	0.576	0.705	0.703	0.839	0.758
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.534	0.585	0.613	0.577	0.885	0.725
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.631	0.641	0.647	0.574	0.924	0.636
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.504	0.571	0.695	0.553	0.899	0.752
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.573	0.576	0.647	0.574	0.895	0.664
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.608	0.601	0.633	0.610	0.978	0.715
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.460	0.558	0.709	0.647	0.862	0.777
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.595	0.591	0.719	0.725	0.797	0.836
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.576	0.673	0.530	0.756	0.992	0.787
DV3m	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.607	0.722	0.659	0.663	0.904	0.809
DV3e	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.645	0.616	0.805	0.892	1.009	1.122
DV3m	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.536	0.584	0.714	0.722	0.973	0.853
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.594	0.555	0.728	0.687	0.911	0.897
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.621	0.616	0.709	0.653	0.881	0.809
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.533	0.633	0.602	0.533	0.819	0.758
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.575	0.638	0.600	0.592	0.607	0.721
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.540	0.602	0.666	0.620	0.904	0.956
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.596	0.650	0.572	0.506	0.753	0.867
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.597	0.766	0.690	0.664	0.903	0.732
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.501	0.550	0.709	0.580	0.821	0.750
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.644	0.601	0.602	0.630	0.932	0.885
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.440	0.508	0.689	0.607	0.861	0.944
DV3e	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.564	0.659	0.779	0.725	1.003	0.943
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.655	0.609	0.719	0.725	0.881	0.876
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.627	0.638	0.605	0.533	0.834	0.788
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.530	0.712	0.563	0.838	0.890	0.747
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.522	0.629	0.575	0.567	0.636	0.797
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.549	0.566	0.593	0.596	0.717	0.864
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.581	0.678	0.630	0.592	0.869	0.702
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.552	0.701	0.701	0.725	0.802	0.854
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.633	0.670	0.600	0.592	0.670	0.787
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.648	0.614	0.736	0.841	0.922	0.618
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.589	0.568	0.727	0.687	0.805	0.821
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.500	0.639	0.517	0.592	0.766	0.818
DV3d	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.501	0.580	0.753	0.756	0.951	1.007
DV3m	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.648	0.618	0.767	0.897	1.003	0.928
DV3d	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.605	0.700	0.707	0.688	0.868	0.936
DV2e	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.673	0.661	0.833	0.897	0.935	0.887
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.670	0.640	0.707	0.757	0.857	0.623
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.542	0.714	0.519	0.680	0.953	0.840
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.619	0.594	0.633	0.608	0.962	0.694
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.549	0.592	0.677	0.553	0.756	0.741
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.617	0.760	0.624	0.698	0.595	0.709
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.562	0.562	0.724	0.685	0.804	0.821
DV12	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.718	0.731	0.708	0.714	1.020	0.678
DV2m	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.659	0.672	0.760	0.688	0.993	0.967
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.625	0.601	0.693	0.641	0.875	0.599
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.607	0.582	0.690	0.745	0.902	0.761
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.492	0.514	0.678	0.553	0.855	0.792
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.637	0.660	0.640	0.606	0.914	0.677
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.514	0.600	0.673	0.615	0.819	0.905
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.588	0.576	0.660	0.678	1.051	0.709
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.563	0.551	0.633	0.608	0.962	0.721

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.588	0.640	0.613	0.577	0.885	0.667
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.541	0.515	0.666	0.685	0.836	0.827
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.541	0.526	0.666	0.685	0.863	0.860
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.483	0.624	0.659	0.553	0.762	0.928
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.552	0.619	0.802	0.809	1.008	1.075
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.615	0.686	0.673	0.677	0.877	0.653
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.476	0.582	0.680	0.582	0.802	0.784
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.675	0.821	0.810	1.026	1.062	0.900
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.517	0.592	0.677	0.553	0.836	0.808
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.545	0.624	0.627	0.545	0.877	0.694
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.570	0.592	0.605	0.533	0.834	0.820
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.682	0.699	0.672	0.678	0.969	0.700
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.593	0.720	0.741	0.825	0.962	0.843
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.524	0.624	0.530	0.756	0.992	0.819
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.565	0.571	0.709	0.653	0.854	0.841
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.537	0.566	0.732	0.796	0.879	0.985
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.610	0.666	0.587	0.630	0.663	0.776
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.505	0.600	0.716	0.716	0.844	1.051
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.616	0.644	0.742	0.688	0.975	0.845
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.725	0.671	0.665	0.742	1.040	0.964
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.640	0.628	0.692	0.756	1.062	0.770
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.688	0.661	0.693	0.641	0.903	0.599
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.559	0.587	0.704	0.653	0.819	0.935
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.574	0.661	0.575	0.567	0.703	0.869
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.570	0.580	0.605	0.533	0.808	0.788
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.631	0.641	0.647	0.574	0.895	0.636
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.472	0.551	0.709	0.580	0.907	0.818
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.575	0.621	0.600	0.592	0.670	0.818
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.604	0.639	0.593	0.596	0.670	0.762
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.550	0.580	0.589	0.567	0.894	0.944
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.496	0.641	0.617	0.533	0.834	0.720
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.673	0.644	0.833	0.897	1.033	1.006
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.546	0.622	0.756	0.761	0.810	0.851
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.585	0.558	0.602	0.630	0.932	0.921
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.688	0.710	0.649	0.742	0.817	0.922
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.619	0.594	0.633	0.608	0.932	0.694
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.589	0.553	0.727	0.687	0.890	0.931
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.639	0.684	0.807	0.852	0.981	1.010
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.625	0.688	0.740	0.688	0.862	0.822
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.604	0.686	0.800	0.725	1.045	0.845
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.513	0.660	0.741	0.685	0.778	0.908
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.607	0.582	0.690	0.745	0.874	0.761
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.587	0.569	0.719	0.827	0.940	0.784
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.658	0.635	0.659	0.675	1.002	0.658
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.597	0.782	0.690	0.664	0.932	0.761
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.522	0.596	0.796	0.801	0.853	0.896
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.641	0.871	0.785	0.975	1.009	0.904
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.406	0.568	0.726	0.580	0.794	0.863
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.681	0.663	0.633	0.608	0.962	0.663
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.432	0.547	0.742	0.645	0.827	0.841
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.509	0.625	0.779	0.722	0.876	0.837
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.493	0.649	0.519	0.680	0.923	0.840
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.491	0.631	0.780	0.721	0.819	0.956
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.563	0.551	0.633	0.608	0.932	0.721
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.599	0.681	0.627	0.545	0.877	0.639
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.593	0.706	0.741	0.825	0.932	0.811
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.707	0.716	0.776	0.812	0.973	0.898
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.560	0.634	0.680	0.582	0.827	0.888
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.608	0.666	0.671	0.718	1.009	0.773
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.522	0.629	0.575	0.567	0.616	0.797
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.714	0.742	0.662	0.663	0.921	0.874
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.637	0.589	0.608	0.596	0.941	0.904
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.570	0.672	0.535	0.716	1.003	0.836
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.612	0.691	0.630	0.628	0.792	0.774
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.531	0.579	0.705	0.615	0.813	0.764
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.557	0.692	0.775	0.822	0.894	0.878
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.549	0.593	0.593	0.596	0.670	0.793
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.570	0.659	0.535	0.716	0.971	0.804
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.653	0.753	0.628	0.705	0.776	0.927
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.712	0.685	0.758	0.798	0.997	0.639

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.545	0.624	0.627	0.545	0.850	0.694
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.501	0.550	0.709	0.580	0.795	0.750
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.621	0.592	0.692	0.653	0.838	0.886
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.627	0.613	0.590	0.533	0.793	0.863
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.605	0.606	0.592	0.567	0.882	0.848
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.562	0.562	0.724	0.685	0.779	0.821
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.574	0.661	0.575	0.567	0.681	0.869
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.589	0.568	0.727	0.687	0.780	0.821
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.552	0.720	0.611	0.562	0.825	0.705
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.485	0.576	0.602	0.533	0.793	0.758
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.581	0.660	0.723	0.763	0.845	0.850
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.500	0.579	0.705	0.615	0.898	0.833
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.546	0.686	0.708	0.687	0.786	0.872
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.579	0.535	0.608	0.596	0.912	0.904
DV2d	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.705	0.857	0.770	0.975	1.009	0.855
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.631	0.633	0.647	0.574	0.924	0.664
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.492	0.524	0.678	0.553	0.883	0.824
DV2m	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.549	0.649	0.732	0.722	0.991	0.810
DV2d	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.640	0.782	0.568	0.795	0.963	0.819
DV3e	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.589	0.689	0.740	0.688	0.952	0.896
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.618	0.621	0.705	0.703	0.866	0.729
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.681	0.663	0.633	0.608	0.932	0.663
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.565	0.601	0.706	0.653	0.865	0.937
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.604	0.639	0.593	0.596	0.649	0.762
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.517	0.565	0.701	0.652	0.952	0.968
DV13	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.669	0.729	0.671	0.718	1.009	0.711
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.537	0.705	0.760	0.696	0.912	0.802
DV2m	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.678	0.788	0.641	0.630	0.875	0.879
DV2d	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.651	0.836	0.794	0.870	1.084	0.822
DV3e	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.737	0.679	0.795	0.855	0.982	0.955
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.584	0.629	0.686	0.797	0.982	0.702
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.635	0.594	0.645	0.718	1.095	0.740
DV2m	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.621	0.803	0.675	0.663	0.921	0.768
DV2d	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.601	0.862	0.580	0.795	0.963	0.735
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.601	0.578	0.721	0.725	0.901	0.913
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.573	0.587	0.647	0.574	0.924	0.691
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.604	0.623	0.593	0.596	0.740	0.864
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.574	0.542	0.677	0.553	0.863	0.952
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.509	0.588	0.680	0.582	0.802	0.924
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.588	0.643	0.613	0.577	0.914	0.725
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.559	0.615	0.704	0.653	0.765	0.858
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.596	0.691	0.586	0.506	0.792	0.823
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.599	0.681	0.627	0.545	0.850	0.639
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.579	0.546	0.608	0.596	0.941	0.940
DV2d	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.658	0.804	0.755	0.826	1.029	0.921
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.589	0.553	0.727	0.687	0.862	0.931
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.472	0.551	0.709	0.580	0.879	0.818
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.547	0.691	0.581	0.562	0.576	0.754
DV3e	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.656	0.631	0.776	0.722	1.001	1.029
DV2e	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.663	0.634	0.763	0.771	0.991	1.015
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.647	0.703	0.613	0.577	0.914	0.667
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.607	0.587	0.615	0.592	0.853	0.855
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.452	0.618	0.659	0.553	0.762	0.787
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.634	0.665	0.599	0.562	0.825	0.803
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.601	0.725	0.581	0.562	0.637	0.822
DV3d	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.588	0.644	0.767	0.812	1.051	1.032
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.694	0.705	0.647	0.574	0.924	0.636
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.501	0.689	0.612	0.592	0.607	0.673
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.484	0.548	0.689	0.607	0.834	0.908
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.531	0.554	0.739	0.754	0.861	1.006
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.531	0.565	0.739	0.754	0.889	1.046
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.519	0.611	0.535	0.716	0.971	0.836
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.578	0.706	0.690	0.664	0.932	0.863
DV2d	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.611	0.819	0.831	0.867	1.039	0.890
DV3e	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.625	0.721	0.661	0.742	0.817	0.976
DV2e	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.601	0.660	0.817	0.760	0.954	0.842
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.541	0.548	0.682	0.685	0.879	0.785
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.577	0.551	0.645	0.718	1.095	0.770
DV2e	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.645	0.645	0.805	0.892	0.913	1.029
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.585	0.581	0.617	0.630	0.949	0.841

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.561	0.579	0.751	0.781	0.990	0.823
DV3d	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.632	0.673	0.768	0.892	0.932	1.060
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.625	0.613	0.693	0.641	0.903	0.623
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.540	0.609	0.764	0.721	0.793	0.869
DV2d	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.608	0.830	0.551	0.756	0.915	0.823
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.631	0.633	0.647	0.574	0.895	0.664
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.599	0.735	0.733	0.871	0.952	0.826
DV12	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.653	0.669	0.708	0.714	1.020	0.737
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.572	0.733	0.726	0.699	0.981	0.770
DV3m	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.669	0.620	0.764	0.771	1.121	1.109
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.618	0.621	0.705	0.703	0.839	0.729
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.598	0.566	0.754	0.761	0.926	0.887
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.549	0.593	0.593	0.596	0.649	0.793
DV13	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.679	0.630	0.677	0.804	1.161	0.766
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.598	0.607	0.735	0.781	0.902	0.751
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.671	0.676	0.674	0.638	0.962	0.630
DV2d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.680	0.873	0.755	0.826	1.029	0.781
DV2e	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.575	0.631	0.789	0.756	0.931	0.940
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.588	0.643	0.613	0.577	0.885	0.725
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.651	0.699	0.640	0.698	0.836	0.840
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.655	0.638	0.719	0.725	0.797	0.804
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.633	0.701	0.600	0.592	0.607	0.721
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.428	0.535	0.749	0.611	0.809	0.859
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.540	0.621	0.764	0.721	0.819	0.904
DV3m	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.656	0.658	0.831	0.892	1.038	1.145
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.496	0.645	0.772	0.761	0.810	0.936
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.546	0.705	0.617	0.533	0.834	0.720
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.574	0.692	0.575	0.567	0.636	0.797
DV2e	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.688	0.743	0.649	0.742	0.740	0.846
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.542	0.565	0.678	0.553	0.883	0.792
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.688	0.661	0.693	0.641	0.875	0.599
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.647	0.703	0.613	0.577	0.885	0.667
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.542	0.628	0.586	0.506	0.767	0.823
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.604	0.623	0.593	0.596	0.717	0.864
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.543	0.657	0.541	0.710	0.908	0.761
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.447	0.559	0.712	0.580	0.769	0.816
DV2m	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.631	0.716	0.760	0.688	0.993	0.803
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.537	0.719	0.760	0.696	0.941	0.834
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.485	0.543	0.733	0.650	0.884	1.007
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.583	0.783	0.563	0.838	0.890	0.747
DV3d	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.605	0.644	0.809	0.938	0.981	1.116
DV3d	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.543	0.664	0.560	0.742	0.933	0.923
DV2m	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.649	0.754	0.675	0.663	0.921	0.925
DV3e	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.663	0.617	0.763	0.771	1.095	1.151
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.573	0.587	0.647	0.574	0.895	0.691
DV3d	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.575	0.684	0.784	0.892	0.932	1.122
DV2e	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.568	0.699	0.755	0.688	0.862	0.869
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.541	0.645	0.587	0.533	0.644	0.839
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.566	0.647	0.673	0.615	0.819	0.870
DV3d	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.463	0.648	0.794	0.722	0.876	0.921
DV3e	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.566	0.661	0.817	0.760	1.054	0.919
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.694	0.705	0.647	0.574	0.895	0.636
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.576	0.687	0.530	0.756	0.992	0.819
DV12	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.620	0.711	0.686	0.678	0.969	0.741
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.511	0.697	0.530	0.639	0.872	0.812
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.563	0.764	0.718	0.783	0.885	0.847
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.561	0.579	0.751	0.781	0.959	0.823
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.647	0.634	0.660	0.678	1.051	0.709
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.540	0.602	0.666	0.620	0.876	0.956
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.532	0.686	0.659	0.553	0.786	0.928
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.571	0.529	0.652	0.680	1.106	0.756
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.594	0.566	0.728	0.687	0.911	0.933
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.642	0.601	0.744	0.797	0.931	0.631
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.648	0.626	0.736	0.841	0.922	0.642
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.574	0.542	0.677	0.553	0.836	0.952
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.472	0.690	0.612	0.592	0.670	0.734
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.575	0.650	0.600	0.592	0.607	0.750
DV13	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.639	0.660	0.822	0.972	1.094	0.879
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.652	0.776	0.741	0.825	0.962	0.811
DV2e	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.653	0.789	0.628	0.705	0.703	0.850

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.485	0.554	0.733	0.650	0.913	1.047
DV2e	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.673	0.674	0.833	0.897	0.935	0.922
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.621	0.629	0.709	0.653	0.881	0.841
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.627	0.651	0.605	0.533	0.834	0.820
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.589	0.579	0.727	0.687	0.805	0.854
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.655	0.621	0.719	0.725	0.881	0.912
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.585	0.609	0.739	0.754	0.889	1.006
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.559	0.615	0.704	0.653	0.741	0.858
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.619	0.606	0.633	0.608	0.962	0.721
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.594	0.555	0.728	0.687	0.882	0.897
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.659	0.749	0.627	0.545	0.877	0.639
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.599	0.686	0.627	0.545	0.877	0.694
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.633	0.683	0.600	0.592	0.670	0.818
DV12	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.682	0.776	0.686	0.678	0.969	0.681
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.605	0.637	0.589	0.567	0.894	0.944
DV3e	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.542	0.632	0.789	0.756	1.029	1.025
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.595	0.670	0.701	0.752	0.943	0.673
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.542	0.714	0.519	0.680	0.923	0.840
DV3e	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.535	0.700	0.755	0.688	0.952	0.948
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.533	0.633	0.602	0.533	0.793	0.758
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.504	0.571	0.695	0.553	0.871	0.752
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.522	0.577	0.694	0.688	0.942	0.948
DV3e	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.670	0.704	0.811	0.855	0.982	1.050
DV3m	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.590	0.628	0.781	0.725	1.026	0.925
DV3m	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.648	0.631	0.767	0.897	1.003	0.966
DV2e	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.639	0.716	0.807	0.852	0.888	0.927
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.607	0.594	0.690	0.745	0.902	0.791
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.713	0.675	0.736	0.841	0.922	0.618
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.549	0.604	0.677	0.553	0.781	0.770
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.644	0.613	0.602	0.630	0.932	0.921
DV13	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.650	0.603	0.713	0.847	1.222	0.806
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.579	0.568	0.623	0.596	0.959	0.858
DV3m	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.615	0.670	0.743	0.852	0.953	0.970
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.440	0.508	0.689	0.607	0.834	0.944
DV12	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.692	0.672	0.693	0.760	1.114	0.734
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.621	0.616	0.709	0.653	0.854	0.809
DV3d	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.559	0.720	0.853	0.897	0.904	1.020
DV2m	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.659	0.686	0.760	0.688	0.993	1.006
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.627	0.638	0.605	0.533	0.808	0.788
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.724	0.698	0.659	0.675	1.002	0.658
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.588	0.588	0.660	0.678	1.051	0.737
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.648	0.596	0.727	0.687	0.890	0.895
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.571	0.529	0.652	0.680	1.072	0.756
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.550	0.580	0.589	0.567	0.866	0.944
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.491	0.611	0.679	0.620	0.904	1.011
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.541	0.526	0.666	0.685	0.836	0.860
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.574	0.692	0.575	0.567	0.616	0.797
DV3d	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.542	0.663	0.744	0.725	0.914	0.836
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.572	0.617	0.768	0.738	0.951	0.789
DV3d	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.614	0.673	0.728	0.771	0.998	0.981
DV3e	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.703	0.660	0.792	0.852	0.981	0.919
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.584	0.597	0.618	0.663	0.771	0.857
DV2m	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.656	0.685	0.852	0.892	1.057	1.045
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.484	0.559	0.689	0.607	0.861	0.944
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.551	0.758	0.612	0.592	0.607	0.673
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.604	0.652	0.593	0.596	0.670	0.793
DV3d	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.552	0.631	0.802	0.809	1.008	1.118
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.471	0.502	0.653	0.580	0.881	0.769
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.505	0.600	0.716	0.716	0.818	1.051
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.619	0.606	0.633	0.608	0.932	0.721
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.517	0.604	0.677	0.553	0.863	0.840
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.607	0.594	0.690	0.745	0.874	0.791
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.570	0.592	0.605	0.533	0.808	0.820
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.587	0.580	0.719	0.827	0.940	0.815
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.601	0.602	0.739	0.725	0.918	0.834
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.541	0.645	0.587	0.533	0.624	0.839
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.598	0.580	0.659	0.675	1.002	0.715
DV13	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.775	0.740	0.692	0.756	1.062	0.681
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.518	0.554	0.689	0.607	0.861	1.070
DV3m	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.725	0.684	0.665	0.742	1.040	1.003

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.737	0.712	0.795	0.855	0.889	0.876
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.537	0.577	0.732	0.796	0.879	1.024
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.576	0.636	0.596	0.562	0.810	0.894
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.513	0.660	0.741	0.685	0.753	0.908
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.659	0.749	0.627	0.545	0.850	0.639
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.599	0.686	0.627	0.545	0.850	0.694
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.593	0.720	0.741	0.825	0.932	0.843
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.546	0.635	0.756	0.761	0.810	0.885
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.503	0.583	0.749	0.611	0.835	0.973
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.462	0.570	0.533	0.663	0.881	0.891
DV3e	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.687	0.650	0.779	0.725	1.003	1.069
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.637	0.589	0.608	0.596	0.912	0.904
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.522	0.607	0.796	0.801	0.853	0.932
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.406	0.568	0.726	0.580	0.769	0.863
DV2d	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.582	0.794	0.580	0.795	0.963	0.866
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.496	0.641	0.617	0.533	0.808	0.720
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.504	0.583	0.695	0.553	0.899	0.783
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.578	0.749	0.719	0.738	0.971	0.754
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.491	0.631	0.780	0.721	0.793	0.956
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.582	0.564	0.666	0.643	1.062	0.724
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.579	0.555	0.678	0.553	0.883	0.954
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.560	0.646	0.680	0.582	0.827	0.924
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.433	0.591	0.694	0.582	0.827	0.829
DV3m	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.689	0.727	0.644	0.705	0.988	1.008
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.526	0.609	0.712	0.580	0.794	0.925
DV3d	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.589	0.631	0.753	0.756	0.951	1.142
DV2e	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.625	0.755	0.661	0.742	0.740	0.895
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.625	0.613	0.693	0.641	0.875	0.623
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.570	0.672	0.535	0.716	0.971	0.836
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.560	0.634	0.680	0.582	0.802	0.888
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.589	0.579	0.727	0.687	0.780	0.854
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.597	0.782	0.690	0.664	0.903	0.761
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.601	0.760	0.581	0.562	0.576	0.754
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.637	0.600	0.608	0.596	0.941	0.940
DV3m	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.744	0.696	0.796	0.855	1.006	0.957
DV3m	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.631	0.618	0.714	0.722	0.973	0.988
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.574	0.568	0.677	0.553	0.781	0.873
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.618	0.633	0.705	0.703	0.866	0.758
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.525	0.566	0.713	0.582	0.822	0.780
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.572	0.617	0.768	0.738	0.921	0.789
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.460	0.569	0.709	0.647	0.862	0.808
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.631	0.646	0.647	0.574	0.924	0.691
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.549	0.604	0.677	0.553	0.756	0.770
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.609	0.651	0.721	0.757	0.885	0.659
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.501	0.561	0.709	0.580	0.821	0.780
DV2m	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.648	0.657	0.786	0.897	1.022	0.882
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.648	0.596	0.727	0.687	0.862	0.895
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.592	0.675	0.656	0.698	0.851	0.798
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.516	0.712	0.525	0.675	0.863	0.795
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.517	0.565	0.701	0.652	0.922	0.968
DV2e	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.656	0.661	0.776	0.722	0.906	0.944
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.519	0.759	0.612	0.592	0.670	0.734
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.688	0.674	0.693	0.641	0.903	0.623
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.667	0.646	0.615	0.592	0.853	0.855
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.738	0.744	0.674	0.638	0.962	0.630
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.661	0.624	0.721	0.725	0.901	0.878
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.598	0.593	0.754	0.761	0.838	0.814
DV12	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.651	0.703	0.840	0.918	1.050	0.842
DV2m	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.725	0.713	0.682	0.742	1.059	0.916
DV2d	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.649	0.751	0.585	0.891	1.107	0.858
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.495	0.567	0.713	0.582	0.908	0.850
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.604	0.652	0.593	0.596	0.649	0.793
DV3e	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.737	0.693	0.795	0.855	0.982	0.993
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.492	0.524	0.678	0.553	0.855	0.824
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.620	0.841	0.718	0.783	0.914	0.847
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.555	0.660	0.716	0.716	0.844	1.051
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.613	0.746	0.775	0.822	0.922	0.844
DV12	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.662	0.643	0.729	0.800	1.173	0.772
DV2d	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.658	0.821	0.755	0.826	1.029	0.957
DV3d	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.573	0.664	0.820	0.760	0.922	1.039

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.579	0.546	0.608	0.596	0.912	0.940
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.642	0.691	0.686	0.797	0.982	0.702
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.565	0.601	0.706	0.653	0.838	0.937
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.659	0.793	0.733	0.871	0.952	0.794
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.517	0.576	0.701	0.652	0.952	1.006
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.517	0.604	0.677	0.553	0.836	0.840
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.644	0.639	0.617	0.630	0.949	0.841
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.542	0.573	0.632	0.646	1.051	0.790
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.659	0.695	0.678	0.742	1.040	1.061
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.591	0.622	0.732	0.796	0.879	0.985
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.635	0.606	0.645	0.718	1.095	0.770
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.790	0.788	0.708	0.714	1.020	0.652
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.594	0.590	0.746	0.687	0.928	0.852
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.763	0.716	0.773	0.942	0.977	0.639
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.582	0.564	0.666	0.643	1.029	0.724
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.574	0.553	0.677	0.553	0.863	0.990
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.598	0.723	0.541	0.710	0.908	0.761
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.603	0.678	0.750	0.860	1.001	0.977
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.642	0.601	0.744	0.797	0.902	0.631
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.570	0.622	0.602	0.533	0.819	0.913
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.562	0.767	0.530	0.639	0.872	0.812
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.687	0.773	0.820	1.070	1.105	1.043
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.656	0.644	0.776	0.722	1.001	1.070
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.663	0.647	0.763	0.771	0.991	1.056
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.626	0.583	0.757	0.763	0.927	0.923
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.528	0.671	0.737	0.763	0.845	0.899
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.541	0.676	0.587	0.533	0.582	0.770
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.567	0.530	0.736	0.716	0.914	1.011
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.618	0.579	0.724	0.685	0.889	0.861
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.658	0.648	0.659	0.675	1.002	0.684
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.596	0.691	0.586	0.506	0.767	0.823
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.506	0.613	0.709	0.647	0.862	0.777
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.607	0.599	0.615	0.592	0.853	0.890
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.700	0.736	0.770	0.812	0.933	0.998
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.578	0.720	0.690	0.664	0.932	0.897
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.616	0.657	0.742	0.688	0.975	0.879
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.551	0.625	0.753	0.756	0.951	0.969
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.581	0.557	0.726	0.784	0.949	0.801
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.561	0.590	0.751	0.781	0.990	0.856
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.712	0.698	0.758	0.798	0.997	0.665
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.618	0.633	0.705	0.703	0.839	0.758
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.615	0.645	0.704	0.653	0.845	0.935
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.631	0.646	0.647	0.574	0.895	0.691
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.541	0.559	0.682	0.685	0.879	0.816
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.471	0.577	0.749	0.611	0.835	0.826
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.511	0.740	0.552	0.710	0.908	0.710
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.598	0.619	0.735	0.781	0.902	0.781
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.472	0.562	0.709	0.580	0.907	0.851
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.531	0.565	0.739	0.754	0.861	1.046
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.604	0.699	0.800	0.725	1.045	0.879
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.588	0.656	0.767	0.812	1.051	1.074
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.554	0.629	0.695	0.553	0.899	0.752
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.595	0.710	0.587	0.533	0.644	0.839
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.598	0.577	0.754	0.761	0.926	0.923
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.679	0.643	0.677	0.804	1.161	0.797
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.677	0.809	0.642	0.663	0.711	0.896
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.559	0.697	0.743	0.771	0.998	1.079
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.541	0.548	0.682	0.685	0.852	0.785
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.655	0.650	0.719	0.725	0.797	0.836
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.542	0.573	0.632	0.646	1.018	0.790
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.610	0.619	0.674	0.638	0.962	0.685
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.585	0.592	0.617	0.630	0.949	0.874
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.550	0.616	0.604	0.567	0.911	0.897
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.669	0.633	0.764	0.771	1.121	1.153
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.633	0.715	0.600	0.592	0.607	0.750
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.540	0.621	0.764	0.721	0.793	0.904
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.586	0.714	0.816	0.865	0.971	0.889
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.569	0.629	0.639	0.641	0.952	0.747
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.578	0.706	0.690	0.664	0.903	0.863
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.509	0.596	0.742	0.645	0.827	0.953

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.677	0.721	0.812	0.855	1.006	1.053
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.531	0.590	0.705	0.615	0.813	0.794
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.574	0.568	0.677	0.553	0.756	0.873
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.543	0.670	0.541	0.710	0.908	0.791
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.555	0.646	0.598	0.630	0.732	0.895
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.584	0.625	0.618	0.663	0.698	0.786
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.718	0.679	0.740	0.688	0.952	1.016
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.591	0.554	0.762	0.721	0.936	0.906
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.670	0.737	0.811	0.855	0.889	0.963
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.703	0.691	0.792	0.852	0.888	0.842
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.661	0.635	0.794	0.975	1.048	0.854
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.667	0.814	0.892	1.076	1.072	0.948
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.478	0.631	0.726	0.580	0.794	1.017
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.648	0.624	0.727	0.687	0.805	0.821
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.501	0.561	0.709	0.580	0.795	0.780
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.572	0.733	0.726	0.699	0.951	0.770
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.542	0.565	0.678	0.553	0.855	0.792
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.654	0.611	0.728	0.687	0.911	0.897
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.525	0.566	0.713	0.582	0.796	0.780
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.581	0.557	0.726	0.784	0.920	0.801
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.561	0.590	0.751	0.781	0.959	0.856
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.642	0.613	0.744	0.797	0.931	0.656
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.492	0.674	0.759	0.725	0.914	0.884
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.509	0.637	0.779	0.722	0.876	0.870
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.546	0.705	0.617	0.533	0.808	0.720
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.495	0.567	0.713	0.582	0.880	0.850
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.628	0.582	0.652	0.680	1.106	0.756
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.639	0.673	0.822	0.972	1.094	0.914
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.463	0.525	0.725	0.639	0.907	0.956
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.651	0.852	0.794	0.870	1.084	0.855
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.485	0.554	0.733	0.650	0.884	1.047
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.565	0.602	0.751	0.760	1.024	0.863
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.500	0.591	0.705	0.615	0.898	0.866
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.532	0.686	0.659	0.553	0.762	0.928
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.652	0.792	0.741	0.825	0.962	0.843
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.637	0.625	0.623	0.596	0.959	0.858
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.647	0.647	0.660	0.678	1.051	0.737
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.654	0.738	0.701	0.752	0.943	0.673
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.566	0.660	0.673	0.615	0.819	0.905
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.437	0.604	0.687	0.615	0.819	0.812
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.553	0.611	0.646	0.610	1.009	0.756
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.537	0.719	0.760	0.696	0.912	0.834
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.527	0.598	0.793	0.795	1.001	1.020
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.643	0.656	0.618	0.663	0.771	0.857
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.713	0.689	0.736	0.841	0.922	0.642
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.574	0.553	0.677	0.553	0.836	0.990
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.571	0.540	0.652	0.680	1.106	0.786
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.605	0.637	0.589	0.567	0.866	0.944
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.614	0.694	0.836	0.897	0.904	0.927
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.618	0.579	0.724	0.685	0.861	0.861
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.571	0.628	0.815	0.756	1.059	1.023
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.706	0.661	0.744	0.797	0.931	0.631
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.511	0.697	0.530	0.639	0.845	0.812
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.594	0.566	0.728	0.687	0.882	0.933
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.567	0.530	0.736	0.716	0.885	1.011
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.665	0.646	0.722	0.713	0.941	0.618
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.482	0.559	0.669	0.580	0.897	0.730
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.508	0.626	0.533	0.663	0.881	0.891
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.615	0.645	0.704	0.653	0.819	0.935
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.541	0.676	0.587	0.533	0.564	0.770
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.585	0.621	0.739	0.754	0.889	1.046
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.692	0.685	0.693	0.760	1.114	0.763
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.579	0.568	0.623	0.596	0.929	0.858
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.585	0.609	0.739	0.754	0.861	1.006
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.595	0.710	0.587	0.533	0.624	0.839
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.628	0.582	0.652	0.680	1.072	0.756
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.625	0.688	0.639	0.641	0.952	0.687
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.650	0.615	0.713	0.847	1.222	0.838
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.472	0.562	0.709	0.580	0.879	0.851
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.621	0.629	0.709	0.653	0.854	0.841

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.652	0.776	0.741	0.825	0.932	0.811
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.671	0.690	0.674	0.638	0.962	0.655
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.730	0.685	0.814	0.991	1.028	0.673
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.560	0.667	0.757	0.688	0.975	0.930
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.694	0.666	0.781	0.725	1.026	1.072
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.609	0.651	0.721	0.757	0.857	0.659
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.584	0.636	0.705	0.615	0.813	0.764
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.579	0.580	0.623	0.596	0.959	0.893
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.522	0.588	0.694	0.688	0.942	0.986
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.572	0.748	0.726	0.699	0.981	0.801
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.491	0.611	0.679	0.620	0.876	1.011
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.627	0.651	0.605	0.533	0.808	0.820
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.688	0.674	0.693	0.641	0.875	0.623
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.572	0.630	0.768	0.738	0.951	0.820
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.634	0.699	0.596	0.562	0.810	0.894
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.646	0.626	0.719	0.827	0.940	0.784
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.658	0.638	0.659	0.675	1.002	0.715
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.669	0.659	0.783	0.771	1.142	1.053
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.648	0.608	0.727	0.687	0.890	0.931
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.592	0.594	0.742	0.740	0.911	0.767
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.571	0.540	0.652	0.680	1.072	0.786
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.601	0.673	0.817	0.760	0.954	0.876
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.562	0.814	0.552	0.710	0.908	0.710
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.565	0.639	0.723	0.653	0.881	0.890
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.625	0.601	0.693	0.641	0.903	0.671
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.680	0.891	0.755	0.826	1.029	0.812
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.552	0.603	0.704	0.745	0.902	0.837
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.524	0.552	0.706	0.615	0.920	0.817
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.553	0.611	0.646	0.610	0.978	0.756
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.591	0.554	0.762	0.721	0.906	0.906
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.575	0.554	0.694	0.761	0.899	0.852
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.584	0.609	0.618	0.663	0.771	0.891
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.737	0.726	0.795	0.855	0.889	0.911
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.614	0.686	0.728	0.771	0.998	1.020
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.617	0.653	0.691	0.804	1.161	0.843
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.656	0.699	0.852	0.892	1.057	1.087
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.687	0.681	0.779	0.725	0.907	0.981
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.601	0.614	0.739	0.725	0.918	0.867
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.515	0.704	0.721	0.688	0.868	0.840
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.677	0.646	0.728	0.852	0.953	0.882
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.703	0.673	0.792	0.852	0.981	0.955
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.551	0.637	0.705	0.615	0.898	0.833
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.598	0.592	0.659	0.675	1.002	0.744
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.568	0.783	0.525	0.675	0.863	0.795
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.621	0.782	0.774	0.855	0.895	0.931
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.575	0.644	0.789	0.756	0.931	0.978
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.455	0.564	0.781	0.679	0.870	0.851
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.471	0.502	0.653	0.580	0.853	0.769
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.595	0.631	0.734	0.725	0.881	0.964
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.484	0.559	0.689	0.607	0.834	0.944
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.648	0.624	0.727	0.687	0.780	0.821
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.607	0.624	0.630	0.592	0.869	0.812
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.640	0.621	0.666	0.643	1.062	0.724
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.476	0.590	0.742	0.645	0.827	0.809
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.518	0.554	0.689	0.607	0.834	1.070
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.691	0.663	0.755	0.927	0.996	0.812
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.704	0.677	0.692	0.756	1.062	0.740
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.631	0.731	0.760	0.688	0.993	0.835
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.518	0.565	0.689	0.607	0.861	1.113
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.542	0.576	0.678	0.553	0.883	0.824
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.700	0.771	0.770	0.812	0.845	0.915
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.593	0.730	0.807	0.913	0.961	0.870
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.526	0.609	0.712	0.580	0.769	0.925
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.687	0.663	0.779	0.725	1.003	1.112
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.503	0.583	0.749	0.611	0.809	0.973
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.658	0.710	0.779	0.725	0.907	0.832
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.582	0.576	0.666	0.643	1.062	0.753
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.567	0.555	0.736	0.716	0.827	0.928
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.618	0.606	0.724	0.685	0.804	0.790
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.579	0.670	0.653	0.606	0.914	0.716

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.629	0.807	0.726	0.699	0.981	0.770
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.503	0.595	0.749	0.611	0.835	1.012
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.579	0.555	0.678	0.553	0.855	0.954
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.579	0.566	0.678	0.553	0.883	0.992
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.637	0.600	0.608	0.596	0.912	0.940
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.562	0.600	0.738	0.685	0.889	0.947
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.557	0.773	0.790	0.822	0.922	0.929
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.568	0.621	0.701	0.652	0.952	0.968
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.572	0.630	0.768	0.738	0.921	0.820
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.626	0.610	0.757	0.763	0.839	0.846
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.677	0.848	0.642	0.663	0.643	0.821
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.566	0.674	0.817	0.760	1.054	0.955
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.552	0.603	0.704	0.745	0.874	0.837
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.653	0.704	0.755	0.688	0.952	1.118
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.651	0.743	0.656	0.698	0.851	0.798
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.574	0.579	0.677	0.553	0.781	0.908
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.560	0.646	0.680	0.582	0.802	0.924
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.674	0.677	0.812	0.921	1.006	0.818
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.433	0.591	0.694	0.582	0.802	0.829
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.651	0.718	0.840	0.918	1.050	0.875
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.744	0.710	0.796	0.855	1.006	0.995
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.679	0.635	0.847	0.938	1.062	1.136
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.589	0.644	0.753	0.756	0.951	1.188
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.615	0.676	0.704	0.653	0.765	0.858
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.576	0.566	0.760	0.716	0.940	1.031
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.635	0.776	0.690	0.664	0.932	0.863
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.504	0.583	0.695	0.553	0.871	0.783
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.724	0.712	0.659	0.675	1.002	0.684
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.592	0.594	0.742	0.740	0.883	0.767
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.631	0.596	0.677	0.553	0.863	0.952
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.621	0.661	0.706	0.653	0.865	0.937
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.526	0.621	0.712	0.580	0.794	0.962
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.667	0.788	0.777	0.925	1.184	1.003
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.687	0.733	0.720	0.892	1.041	0.727
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.640	0.621	0.666	0.643	1.029	0.724
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.763	0.730	0.773	0.942	0.977	0.665
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.533	0.591	0.739	0.645	0.855	0.773
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.709	0.664	0.805	0.892	1.009	1.079
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.631	0.631	0.714	0.722	0.973	1.027
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.648	0.670	0.786	0.897	1.022	0.917
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.656	0.674	0.776	0.722	0.906	0.981
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.597	0.630	0.632	0.646	1.051	0.790
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.595	0.744	0.587	0.533	0.582	0.770
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.627	0.685	0.602	0.533	0.819	0.913
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.518	0.541	0.714	0.582	0.929	0.834
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.598	0.604	0.754	0.761	0.838	0.847
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.582	0.531	0.697	0.620	0.992	1.037
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.637	0.722	0.744	0.725	0.914	0.948
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.649	0.766	0.585	0.891	1.107	0.892
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.648	0.608	0.727	0.687	0.862	0.931
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.578	0.670	0.770	0.760	1.043	0.820
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.555	0.677	0.598	0.630	0.663	0.821
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.670	0.716	0.721	0.757	0.885	0.659
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.667	0.659	0.615	0.592	0.853	0.890
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.468	0.536	0.717	0.675	0.897	0.936
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.615	0.712	0.761	0.852	0.971	0.921
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.662	0.656	0.729	0.800	1.173	0.803
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.642	0.613	0.744	0.797	0.902	0.656
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.595	0.567	0.666	0.685	0.863	0.827
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.586	0.692	0.711	0.744	1.072	0.940
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.661	0.636	0.721	0.725	0.901	0.913
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.517	0.576	0.701	0.652	0.922	1.006
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.542	0.644	0.789	0.756	1.029	1.066
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.775	0.755	0.692	0.756	1.062	0.708
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.541	0.620	0.709	0.647	0.862	0.916
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.637	0.732	0.653	0.606	0.914	0.658
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.620	0.711	0.779	0.725	1.003	0.907
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.659	0.809	0.733	0.871	0.952	0.826
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.598	0.737	0.541	0.710	0.908	0.791
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.605	0.677	0.604	0.567	0.911	0.897

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.707	0.754	0.772	0.812	0.955	1.000
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.714	0.780	0.659	0.663	0.904	0.974
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.570	0.609	0.689	0.607	0.861	1.070
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.544	0.720	0.794	0.722	0.876	1.085
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.725	0.727	0.682	0.742	1.059	0.953
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.582	0.576	0.666	0.643	1.029	0.753
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.569	0.543	0.701	0.721	0.909	0.870
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.613	0.761	0.775	0.822	0.922	0.878
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.585	0.699	0.835	0.756	1.079	0.972
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.509	0.657	0.694	0.582	0.827	0.977
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.573	0.678	0.820	0.760	0.922	1.080
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.594	0.602	0.746	0.687	0.928	0.886
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.516	0.619	0.627	0.592	0.853	0.781
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.671	0.681	0.674	0.638	0.962	0.685
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.555	0.660	0.716	0.716	0.818	1.051
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.591	0.580	0.762	0.721	0.847	0.831
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.613	0.746	0.775	0.822	0.894	0.844
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.687	0.789	0.820	1.070	1.105	1.084
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.628	0.690	0.776	0.722	0.906	0.800
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.718	0.712	0.740	0.688	0.862	0.932
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.658	0.668	0.735	0.781	0.902	0.751
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.591	0.635	0.732	0.796	0.879	1.024
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.644	0.652	0.617	0.630	0.949	0.874
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.603	0.692	0.750	0.860	1.001	1.016
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.706	0.661	0.744	0.797	0.902	0.631
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.626	0.594	0.757	0.763	0.927	0.959
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.610	0.711	0.598	0.630	0.732	0.895
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.643	0.687	0.618	0.663	0.698	0.786
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.591	0.775	0.760	0.696	0.941	0.802
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.581	0.568	0.726	0.784	0.949	0.833
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.562	0.643	0.719	0.703	0.866	0.801
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.597	0.630	0.632	0.646	1.018	0.790
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.620	0.841	0.718	0.783	0.885	0.847
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.503	0.592	0.739	0.645	0.945	0.843
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.629	0.696	0.706	0.760	1.114	0.807
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.570	0.622	0.602	0.533	0.793	0.913
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.616	0.575	0.633	0.663	0.981	0.932
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.552	0.644	0.558	0.795	1.044	0.829
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.543	0.794	0.704	0.664	0.932	0.805
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.567	0.540	0.736	0.716	0.914	1.052
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.618	0.590	0.724	0.685	0.889	0.895
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.617	0.813	0.567	0.846	1.052	0.896
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.594	0.590	0.746	0.687	0.899	0.852
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.704	0.708	0.771	0.875	0.956	0.777
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.471	0.577	0.749	0.611	0.809	0.826
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.625	0.691	0.639	0.641	0.952	0.747
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.562	0.600	0.738	0.685	0.861	0.947
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.618	0.606	0.724	0.685	0.779	0.790
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.550	0.616	0.604	0.567	0.882	0.897
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.610	0.631	0.674	0.638	0.962	0.712
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.562	0.767	0.530	0.639	0.845	0.812
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.603	0.678	0.750	0.860	0.970	0.977
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.689	0.772	0.661	0.705	1.006	0.957
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.725	0.696	0.742	0.688	0.975	1.018
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.718	0.722	0.708	0.714	1.020	0.709
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.644	0.846	0.875	0.912	1.094	0.901
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.666	0.619	0.799	0.809	1.152	1.121
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.578	0.764	0.719	0.738	0.971	0.785
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.471	0.512	0.653	0.580	0.881	0.799
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.574	0.743	0.776	0.688	0.993	0.883
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.578	0.720	0.690	0.664	0.903	0.897
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.541	0.559	0.682	0.685	0.852	0.816
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.732	0.711	0.722	0.713	0.941	0.618
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.567	0.555	0.736	0.716	0.801	0.928
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.700	0.782	0.736	0.843	0.999	0.696
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.661	0.647	0.794	0.975	1.048	0.888
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.586	0.728	0.816	0.865	0.971	0.924
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.631	0.596	0.677	0.553	0.836	0.952
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.688	0.756	0.639	0.641	0.952	0.687
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.625	0.601	0.693	0.641	0.875	0.671

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.597	0.622	0.783	0.868	1.032	0.849
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.519	0.683	0.546	0.716	1.003	0.884
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.608	0.672	0.646	0.610	1.009	0.756
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.582	0.531	0.697	0.620	0.961	1.037
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.615	0.676	0.704	0.653	0.741	0.858
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.738	0.759	0.674	0.638	0.962	0.655
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.574	0.579	0.677	0.553	0.756	0.908
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.554	0.629	0.695	0.553	0.871	0.752
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.566	0.557	0.676	0.631	0.920	0.852
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.591	0.565	0.762	0.721	0.936	0.942
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.525	0.578	0.713	0.582	0.822	0.811
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.595	0.744	0.587	0.533	0.564	0.770
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.549	0.633	0.605	0.596	0.740	0.914
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.744	0.739	0.816	0.855	1.024	0.909
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.667	0.830	0.892	1.076	1.072	0.986
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.718	0.693	0.740	0.688	0.952	1.057
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.662	0.803	0.804	0.907	1.128	0.990
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.703	0.705	0.792	0.852	0.888	0.876
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.648	0.637	0.727	0.687	0.805	0.854
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.790	0.804	0.708	0.714	1.020	0.678
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.509	0.607	0.742	0.645	0.827	0.991
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.584	0.637	0.618	0.663	0.698	0.817
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.631	0.657	0.732	0.722	0.991	0.938
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.581	0.568	0.726	0.784	0.920	0.833
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.478	0.631	0.726	0.580	0.769	1.017
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.654	0.623	0.728	0.687	0.911	0.933
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.576	0.675	0.611	0.562	0.825	0.849
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.586	0.714	0.816	0.865	0.941	0.889
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.654	0.611	0.728	0.687	0.882	0.897
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.706	0.674	0.744	0.797	0.931	0.656
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.637	0.625	0.623	0.596	0.929	0.858
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.574	0.634	0.694	0.688	0.942	0.948
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.565	0.742	0.800	0.733	0.991	0.844
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.628	0.593	0.652	0.680	1.106	0.786
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.658	0.632	0.730	0.675	0.950	0.631
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.628	0.687	0.770	0.927	0.996	0.893
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.634	0.882	0.865	1.023	1.019	0.991
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.562	0.643	0.719	0.703	0.839	0.801
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.664	0.746	0.750	0.860	1.001	0.977
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.618	0.905	0.770	0.826	1.029	0.859
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.659	0.739	0.695	0.742	1.059	1.007
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.495	0.578	0.713	0.582	0.908	0.884
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.637	0.638	0.623	0.596	0.959	0.893
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.730	0.698	0.814	0.991	1.028	0.700
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.463	0.525	0.725	0.639	0.878	0.956
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.644	0.635	0.740	0.785	1.016	0.909
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.591	0.580	0.762	0.721	0.820	0.831
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.579	0.590	0.695	0.553	0.899	0.906
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.592	0.690	0.776	0.722	1.001	0.873
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.635	0.824	0.719	0.738	0.971	0.754
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.618	0.590	0.724	0.685	0.861	0.895
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.742	0.885	0.810	1.026	1.062	0.865
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.595	0.661	0.734	0.725	0.797	0.884
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.614	0.708	0.836	0.897	0.904	0.964
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.540	0.673	0.679	0.620	0.904	1.011
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.632	0.597	0.759	0.763	0.949	0.925
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.652	0.792	0.741	0.825	0.932	0.843
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.608	0.672	0.646	0.610	0.978	0.756
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.643	0.669	0.618	0.663	0.771	0.891
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.610	0.583	0.705	0.615	0.898	0.982
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.625	0.613	0.693	0.641	0.903	0.698
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.584	0.752	0.810	0.852	0.859	0.969
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.567	0.540	0.736	0.716	0.885	1.052
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.628	0.593	0.652	0.680	1.072	0.786
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.476	0.650	0.694	0.582	0.827	0.829
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.585	0.621	0.739	0.754	0.861	1.046
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.582	0.705	0.735	0.729	1.022	0.928
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.592	0.606	0.742	0.740	0.911	0.798
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.566	0.557	0.676	0.631	0.892	0.852
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.536	0.614	0.724	0.615	0.937	0.776

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.510	0.577	0.725	0.639	0.907	0.956
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.694	0.679	0.781	0.725	1.026	1.115
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.646	0.638	0.719	0.827	0.940	0.815
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.623	0.583	0.736	0.716	0.914	1.011
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.563	0.615	0.646	0.608	0.962	0.763
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.579	0.580	0.623	0.596	0.929	0.893
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.670	0.716	0.721	0.757	0.857	0.659
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.688	0.661	0.693	0.641	0.903	0.671
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.658	0.651	0.659	0.675	1.002	0.744
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.667	0.686	0.630	0.592	0.869	0.812
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.578	0.623	0.713	0.582	0.822	0.780
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.694	0.742	0.789	0.942	0.977	0.703
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.562	0.628	0.738	0.685	0.804	0.869
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.541	0.588	0.679	0.685	0.863	0.909
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.514	0.671	0.687	0.615	0.819	0.957
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.709	0.696	0.805	0.892	0.913	0.990
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.661	0.663	0.739	0.725	0.918	0.834
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.482	0.559	0.669	0.580	0.869	0.730
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.549	0.633	0.605	0.596	0.717	0.914
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.607	0.569	0.679	0.756	1.153	0.779
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.506	0.626	0.709	0.647	0.862	0.808
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.687	0.695	0.779	0.725	0.907	1.020
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.554	0.641	0.695	0.553	0.899	0.783
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.571	0.715	0.792	0.722	0.906	0.880
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.567	0.681	0.627	0.592	0.853	0.781
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.591	0.565	0.762	0.721	0.906	0.942
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.659	0.721	0.757	0.688	0.975	1.120
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.590	0.778	0.597	0.891	1.107	0.943
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.669	0.672	0.783	0.771	1.142	1.095
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.679	0.666	0.847	0.938	0.961	1.042
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.783	0.753	0.758	0.798	0.997	0.639
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.551	0.637	0.753	0.756	0.951	1.007
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.637	0.738	0.653	0.606	0.914	0.716
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.576	0.554	0.709	0.580	0.907	0.964
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.712	0.685	0.758	0.798	0.997	0.716
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.579	0.749	0.759	0.725	0.914	1.043
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.665	0.694	0.809	0.938	0.981	1.073
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.575	0.565	0.694	0.761	0.899	0.886
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.701	0.805	0.653	0.606	0.914	0.658
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.582	0.556	0.697	0.620	0.898	0.951
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.690	0.679	0.875	0.938	1.093	1.158
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.648	0.637	0.727	0.687	0.780	0.854
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.631	0.624	0.677	0.553	0.781	0.873
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.691	0.677	0.755	0.927	0.996	0.844
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.570	0.661	0.617	0.533	0.834	0.867
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.565	0.639	0.723	0.653	0.854	0.890
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.640	0.633	0.666	0.643	1.062	0.753
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.572	0.748	0.726	0.699	0.951	0.801
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.653	0.737	0.755	0.688	0.862	1.025
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.525	0.578	0.713	0.582	0.796	0.811
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.637	0.611	0.678	0.553	0.883	0.954
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.704	0.690	0.692	0.756	1.062	0.770
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.677	0.659	0.728	0.852	0.953	0.917
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.545	0.624	0.713	0.582	0.908	0.850
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.631	0.759	0.772	0.916	1.002	0.836
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.593	0.805	0.756	0.825	0.962	0.892
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.607	0.636	0.630	0.592	0.869	0.845
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.609	0.664	0.800	0.819	0.990	0.813
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.589	0.618	0.741	0.687	0.890	0.984
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.677	0.766	0.833	0.855	1.024	1.000
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.610	0.744	0.598	0.630	0.663	0.821
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.551	0.605	0.709	0.580	0.821	0.750
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.499	0.613	0.691	0.553	0.781	0.815
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.593	0.744	0.807	0.913	0.961	0.905
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.575	0.694	0.612	0.592	0.670	0.865
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.674	0.691	0.812	0.921	1.006	0.851
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.524	0.698	0.540	0.756	0.992	0.866
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.650	0.814	0.831	0.867	1.039	1.009
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.542	0.576	0.678	0.553	0.855	0.824
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.495	0.578	0.713	0.582	0.880	0.884

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.563	0.615	0.646	0.608	0.932	0.763
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.619	0.673	0.646	0.608	0.962	0.702
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.665	0.659	0.722	0.713	0.941	0.642
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.568	0.621	0.701	0.652	0.922	0.968
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.588	0.544	0.699	0.620	1.015	1.039
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.585	0.623	0.614	0.630	0.932	0.974
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.518	0.565	0.689	0.607	0.834	1.113
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.471	0.589	0.749	0.611	0.835	0.859
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.571	0.714	0.760	0.696	0.941	0.945
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.526	0.543	0.709	0.680	0.991	1.166
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.698	0.637	0.803	0.812	1.153	1.165
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.503	0.595	0.749	0.611	0.809	1.012
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.618	0.618	0.724	0.685	0.804	0.821
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.592	0.606	0.742	0.740	0.883	0.798
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.528	0.689	0.643	0.592	0.869	0.742
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.567	0.566	0.736	0.716	0.827	0.965
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.577	0.594	0.691	0.596	0.884	0.816
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.626	0.622	0.757	0.763	0.839	0.880
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.511	0.571	0.772	0.684	0.961	1.060
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.530	0.602	0.732	0.582	0.946	0.792
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.579	0.566	0.678	0.553	0.855	0.992
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.721	0.709	0.831	0.892	1.038	1.101
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.607	0.709	0.558	0.795	1.044	0.829
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.526	0.621	0.712	0.580	0.769	0.962
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.635	0.792	0.690	0.664	0.932	0.897
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.679	0.648	0.847	0.938	1.062	1.181
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.640	0.633	0.666	0.643	1.029	0.753
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.640	0.733	0.787	0.875	0.956	0.855
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.568	0.634	0.701	0.652	0.952	1.006
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.565	0.614	0.751	0.760	1.024	0.898
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.667	0.804	0.777	0.925	1.184	1.043
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.622	0.609	0.676	0.631	0.920	0.783
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.470	0.614	0.691	0.553	0.863	0.888
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.576	0.577	0.760	0.716	0.940	1.073
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.557	0.773	0.790	0.822	0.894	0.929
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.538	0.715	0.792	0.722	1.001	0.960
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.623	0.583	0.736	0.716	0.885	1.011
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.571	0.758	0.791	0.774	0.981	0.827
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.689	0.641	0.757	0.763	0.927	0.923
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.576	0.566	0.760	0.716	0.911	1.031
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.631	0.608	0.677	0.553	0.863	0.990
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.736	0.802	0.671	0.718	1.009	0.711
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.669	0.733	0.671	0.718	1.009	0.773
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.666	0.648	0.799	0.809	1.042	1.028
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.645	0.688	0.821	0.892	1.009	1.187
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.599	0.694	0.779	0.722	0.876	0.987
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.621	0.661	0.706	0.653	0.838	0.937
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.463	0.535	0.725	0.639	0.907	0.994
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.527	0.610	0.793	0.795	1.001	1.060
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.709	0.677	0.805	0.892	1.009	1.122
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.598	0.619	0.776	0.846	1.094	1.244
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.627	0.685	0.602	0.533	0.793	0.913
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.654	0.649	0.746	0.687	0.928	0.852
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.581	0.738	0.737	0.763	0.845	0.899
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.584	0.649	0.705	0.615	0.813	0.794
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.629	0.807	0.726	0.699	0.951	0.770
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.635	0.776	0.690	0.664	0.903	0.863
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.549	0.663	0.605	0.596	0.670	0.839
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.637	0.737	0.744	0.725	0.914	0.986
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.570	0.751	0.546	0.716	1.003	0.884
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.582	0.542	0.697	0.620	0.992	1.079
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.578	0.623	0.713	0.582	0.796	0.780
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.482	0.570	0.669	0.580	0.897	0.759
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.528	0.579	0.747	0.611	0.864	0.790
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.562	0.628	0.738	0.685	0.779	0.869
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.677	0.633	0.633	0.663	0.981	0.932
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.595	0.567	0.666	0.685	0.836	0.827
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.683	0.646	0.775	0.885	0.970	0.650
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.586	0.705	0.711	0.744	1.072	0.977
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.706	0.674	0.744	0.797	0.902	0.656

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.605	0.677	0.604	0.567	0.882	0.897
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.586	0.692	0.711	0.744	1.039	0.940
DV2m	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.694	0.708	0.800	0.725	1.045	1.018
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.639	0.613	0.726	0.784	0.949	0.801
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.518	0.541	0.714	0.582	0.900	0.834
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.658	0.681	0.735	0.781	0.902	0.781
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.671	0.695	0.674	0.638	0.962	0.712
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.619	0.607	0.694	0.714	1.106	0.746
DV12	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.656	0.677	0.756	0.742	0.976	0.871
DV2m	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.677	0.687	0.746	0.852	0.971	0.838
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.658	0.632	0.730	0.675	0.921	0.631
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.619	0.673	0.646	0.608	0.932	0.702
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.591	0.592	0.762	0.721	0.847	0.864
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.570	0.609	0.689	0.607	0.834	1.070
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.582	0.556	0.697	0.620	0.870	0.951
DV2e	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.718	0.726	0.740	0.688	0.862	0.969
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.576	0.554	0.709	0.580	0.879	0.964
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.595	0.578	0.666	0.685	0.863	0.860
DV2d	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.697	0.851	0.848	1.023	1.019	0.901
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.534	0.597	0.733	0.650	0.913	1.007
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.520	0.606	0.709	0.580	0.907	0.818
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.569	0.553	0.701	0.721	0.909	0.905
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.541	0.632	0.709	0.647	0.862	0.952
DV3m	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.571	0.640	0.815	0.756	1.059	1.064
DV3d	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.581	0.651	0.844	0.851	1.061	1.131
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.569	0.543	0.701	0.721	0.880	0.870
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.613	0.761	0.775	0.822	0.894	0.878
DV13	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.709	0.694	0.740	0.785	1.016	0.836
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.509	0.657	0.694	0.582	0.802	0.977
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.570	0.621	0.689	0.607	0.861	1.113
DV3d	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.605	0.782	0.721	0.688	0.868	0.990
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.545	0.624	0.713	0.582	0.880	0.850
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.573	0.656	0.660	0.574	0.924	0.731
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.631	0.624	0.677	0.553	0.756	0.873
DV12	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.704	0.722	0.771	0.875	0.956	0.808
DV12	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.718	0.736	0.708	0.714	1.020	0.737
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.601	0.646	0.735	0.725	0.901	0.966
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.524	0.563	0.706	0.615	0.920	0.849
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.565	0.596	0.770	0.838	0.926	1.037
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.643	0.701	0.618	0.663	0.698	0.817
DV3m	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.640	0.606	0.735	0.809	1.119	1.076
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.724	0.696	0.730	0.675	0.950	0.631
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.589	0.618	0.741	0.687	0.862	0.984
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.551	0.650	0.705	0.615	0.898	0.866
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.577	0.594	0.691	0.596	0.856	0.816
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.604	0.696	0.605	0.596	0.740	0.914
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.552	0.657	0.558	0.795	1.044	0.862
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.531	0.631	0.754	0.754	0.889	1.106
DV3m	MC0	ED0	EXP0	MRG3	LIM2	RENO	0.649	0.678	0.781	0.725	1.026	0.890
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.594	0.602	0.746	0.687	0.899	0.886
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.551	0.605	0.709	0.580	0.795	0.750
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.622	0.609	0.676	0.631	0.892	0.783
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.625	0.613	0.693	0.641	0.875	0.698
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.497	0.580	0.747	0.611	0.955	0.861
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.506	0.554	0.721	0.607	0.844	0.881
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.481	0.664	0.687	0.615	0.819	0.812
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.591	0.775	0.760	0.696	0.912	0.802
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.579	0.610	0.620	0.596	0.941	0.994
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.688	0.661	0.693	0.641	0.875	0.671
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.515	0.590	0.717	0.675	0.897	0.936
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.618	0.618	0.724	0.685	0.779	0.821
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.603	0.692	0.750	0.860	0.970	1.016
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.634	0.743	0.611	0.562	0.825	0.849
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.499	0.613	0.691	0.553	0.756	0.815
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.616	0.587	0.633	0.663	0.981	0.969
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.629	0.823	0.726	0.699	0.981	0.801
DV3e	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.673	0.720	0.850	0.897	1.033	1.064
DV3m	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.725	0.710	0.742	0.688	0.975	1.059
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.540	0.695	0.780	0.721	0.819	0.956
DV2e	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.658	0.724	0.779	0.725	0.907	0.865

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.639	0.613	0.726	0.784	0.920	0.801
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.618	0.599	0.756	0.871	0.989	0.825
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.574	0.655	0.796	0.801	0.853	0.896
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.577	0.616	0.658	0.718	1.095	0.814
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.675	0.917	0.826	1.026	1.062	0.952
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.471	0.512	0.653	0.580	0.853	0.799
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.567	0.566	0.736	0.716	0.801	0.965
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.597	0.635	0.783	0.868	1.032	0.883
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.666	0.631	0.799	0.809	1.152	1.165
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.623	0.610	0.736	0.716	0.827	0.928
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.575	0.589	0.711	0.761	0.916	0.809
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.631	0.717	0.660	0.574	0.924	0.672
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.750	0.854	0.686	0.678	0.969	0.681
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.543	0.794	0.704	0.664	0.903	0.805
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.536	0.658	0.820	0.760	0.922	0.881
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.566	0.568	0.676	0.631	0.920	0.886
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.640	0.701	0.706	0.756	1.062	0.814
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.631	0.608	0.677	0.553	0.836	0.990
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.470	0.614	0.691	0.553	0.836	0.888
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.455	0.575	0.781	0.679	0.870	0.885
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.634	0.589	0.714	0.718	1.038	0.731
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.519	0.683	0.546	0.716	0.971	0.884
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.428	0.598	0.764	0.611	0.835	0.908
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.744	0.754	0.816	0.855	1.024	0.945
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.599	0.822	0.748	0.871	0.952	0.874
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.582	0.542	0.697	0.620	0.961	1.079
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.682	0.782	0.686	0.678	0.969	0.741
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.549	0.663	0.605	0.596	0.649	0.839
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.586	0.728	0.816	0.865	0.941	0.924
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.559	0.609	0.742	0.647	0.856	0.804
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.610	0.610	0.705	0.615	0.813	0.900
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.516	0.584	0.764	0.722	0.951	1.038
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.688	0.793	0.661	0.742	0.817	0.976
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.633	0.622	0.760	0.716	0.940	1.031
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.749	0.721	0.798	0.840	1.049	0.673
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.550	0.587	0.739	0.756	0.910	1.083
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.631	0.670	0.732	0.722	0.991	0.976
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.661	0.635	0.789	0.756	1.029	1.209
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.654	0.623	0.728	0.687	0.882	0.933
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.618	0.636	0.751	0.781	0.990	0.823
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.573	0.656	0.660	0.574	0.895	0.731
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.476	0.554	0.721	0.607	0.932	0.961
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.644	0.647	0.740	0.785	1.016	0.945
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.589	0.547	0.768	0.817	0.992	0.915
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.520	0.606	0.709	0.580	0.879	0.818
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.604	0.696	0.605	0.596	0.717	0.914
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.528	0.579	0.747	0.611	0.837	0.790
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.591	0.592	0.762	0.721	0.820	0.864
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.476	0.601	0.742	0.645	0.827	0.841
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.533	0.603	0.739	0.645	0.855	0.804
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.664	0.761	0.750	0.860	1.001	1.016
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.637	0.638	0.623	0.596	0.929	0.893
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.527	0.610	0.742	0.647	0.946	0.876
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.540	0.673	0.679	0.620	0.876	1.011
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.742	0.903	0.810	1.026	1.062	0.900
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.707	0.801	0.791	0.812	0.973	0.950
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.447	0.625	0.726	0.580	0.794	0.863
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.620	0.725	0.779	0.725	1.003	0.943
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.576	0.607	0.706	0.615	0.920	0.817
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.518	0.551	0.714	0.582	0.929	0.867
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.581	0.758	0.643	0.592	0.869	0.742
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.651	0.653	0.742	0.740	0.911	0.767
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.704	0.767	0.706	0.756	1.062	0.749
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.579	0.602	0.695	0.553	0.899	0.942
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.574	0.647	0.694	0.688	0.942	0.986
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.576	0.580	0.709	0.580	0.821	0.884
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.714	0.829	0.675	0.663	0.921	0.925
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.688	0.674	0.693	0.641	0.903	0.698
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.576	0.601	0.779	0.716	0.957	0.980
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.594	0.633	0.743	0.687	0.911	0.986

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.634	0.649	0.691	0.596	0.884	0.750
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.565	0.742	0.800	0.733	0.960	0.844
DV2m	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.578	0.684	0.770	0.760	1.043	0.853
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.668	0.626	0.679	0.756	1.153	0.779
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.485	0.619	0.748	0.650	0.913	1.108
DV3e	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.729	0.666	0.763	0.771	1.095	1.107
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.621	0.703	0.723	0.653	0.881	0.890
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.632	0.609	0.759	0.763	0.949	0.961
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.648	0.700	0.751	0.841	0.922	0.679
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.657	0.622	0.754	0.761	0.926	0.887
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.664	0.746	0.750	0.860	0.970	0.977
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.554	0.543	0.653	0.580	0.881	0.926
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.607	0.663	0.704	0.745	0.902	0.837
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.619	0.677	0.646	0.608	0.962	0.763
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.732	0.725	0.722	0.713	0.941	0.642
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.579	0.590	0.695	0.553	0.871	0.906
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.589	0.647	0.741	0.687	0.805	0.903
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.603	0.570	0.767	0.796	0.952	1.043
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.595	0.602	0.682	0.685	0.879	0.785
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.566	0.568	0.676	0.631	0.892	0.886
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.610	0.594	0.705	0.615	0.898	1.021
DV2d	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.692	0.847	0.794	0.870	1.084	0.969
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.655	0.694	0.734	0.725	0.881	0.964
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.627	0.727	0.617	0.533	0.834	0.867
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.604	0.570	0.713	0.582	0.908	1.002
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.631	0.717	0.660	0.574	0.895	0.672
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.576	0.767	0.540	0.756	0.992	0.866
DV2e	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.633	0.694	0.789	0.756	0.931	0.940
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.468	0.547	0.717	0.675	0.897	0.973
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.575	0.727	0.612	0.592	0.607	0.794
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.618	0.636	0.751	0.781	0.959	0.823
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.476	0.650	0.694	0.582	0.802	0.829
DV11	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.712	0.698	0.758	0.798	0.997	0.744
DV3e	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.690	0.664	0.817	0.760	1.054	1.083
DV2e	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.698	0.667	0.803	0.812	1.043	1.068
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.667	0.700	0.630	0.592	0.869	0.845
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.497	0.580	0.747	0.611	0.925	0.861
DV13	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.670	0.623	0.840	1.017	1.095	0.976
DV2m	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.585	0.713	0.835	0.756	1.079	1.011
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.440	0.568	0.702	0.607	0.861	0.999
DV2e	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.628	0.703	0.776	0.722	0.906	0.832
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.681	0.740	0.646	0.608	0.962	0.702
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.623	0.594	0.736	0.716	0.914	1.052
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.541	0.588	0.679	0.685	0.836	0.909
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.506	0.554	0.721	0.607	0.817	0.881
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.633	0.763	0.612	0.592	0.670	0.865
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.510	0.577	0.725	0.639	0.878	0.956
DV2e	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.709	0.710	0.805	0.892	0.913	1.029
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.661	0.676	0.739	0.725	0.918	0.867
DV2m	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.725	0.739	0.760	0.688	0.993	0.967
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.607	0.580	0.679	0.756	1.153	0.810
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.591	0.791	0.760	0.696	0.941	0.834
DV2d	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.644	0.863	0.875	0.912	1.094	0.937
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.623	0.610	0.736	0.716	0.801	0.928
DV2d	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.705	0.958	0.785	0.975	1.009	0.904
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.589	0.547	0.768	0.817	0.961	0.915
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.569	0.576	0.718	0.721	0.926	0.826
DV2e	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.679	0.679	0.847	0.938	0.961	1.084
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.591	0.609	0.791	0.822	1.043	0.867
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.503	0.604	0.739	0.645	0.945	0.877
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.644	0.685	0.614	0.630	0.932	0.974
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.608	0.743	0.726	0.699	0.981	0.908
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.582	0.705	0.735	0.729	0.990	0.928
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.640	0.775	0.735	0.729	1.022	0.928
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.588	0.657	0.673	0.678	1.051	0.780
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.651	0.653	0.742	0.740	0.883	0.767
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.629	0.596	0.794	0.801	0.975	0.934
DV12	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.722	0.739	0.756	0.742	0.976	0.801
DV2d	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.640	0.874	0.580	0.795	0.963	0.866
DV3m	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.590	0.629	0.714	0.722	0.973	0.820

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.658	0.645	0.730	0.675	0.950	0.656
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.631	0.774	0.772	0.916	1.002	0.869
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.537	0.645	0.746	0.796	0.879	1.084
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.576	0.565	0.709	0.580	0.907	1.003
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.582	0.567	0.697	0.620	0.898	0.989
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.665	0.708	0.809	0.938	0.981	1.116
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.704	0.653	0.804	0.812	1.180	1.167
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.616	0.611	0.649	0.663	0.999	0.885
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.607	0.663	0.704	0.745	0.874	0.837
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.554	0.641	0.695	0.553	0.871	0.783
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.619	0.677	0.646	0.608	0.932	0.763
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.689	0.671	0.757	0.763	0.839	0.846
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.631	0.637	0.677	0.553	0.781	0.908
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.715	0.663	0.713	0.847	1.222	0.806
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.626	0.670	0.808	0.941	1.005	1.156
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.645	0.721	0.821	0.892	0.913	1.089
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.609	0.677	0.800	0.819	0.990	0.846
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.716	0.919	0.794	0.870	1.084	0.822
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.690	0.692	0.875	0.938	1.093	1.205
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.606	0.664	0.831	0.795	0.981	0.990
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.637	0.611	0.678	0.553	0.855	0.954
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.630	0.639	0.773	0.822	0.949	0.791
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.526	0.543	0.709	0.680	0.960	1.166
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.570	0.595	0.714	0.582	0.929	0.834
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.597	0.874	0.704	0.664	0.932	0.805
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.656	0.735	0.848	0.892	1.038	1.211
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.587	0.649	0.733	0.827	0.940	0.863
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.634	0.649	0.691	0.596	0.856	0.750
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.637	0.623	0.678	0.553	0.883	0.992
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.546	0.709	0.772	0.761	0.810	0.936
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.662	0.819	0.804	0.907	1.128	1.030
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.645	0.761	0.711	0.744	1.072	0.940
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.650	0.830	0.831	0.867	1.039	1.049
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.724	0.696	0.730	0.675	0.921	0.631
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.681	0.740	0.646	0.608	0.932	0.702
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.570	0.661	0.617	0.533	0.808	0.867
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.629	0.679	0.768	0.738	0.951	0.789
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.588	0.544	0.699	0.620	0.984	1.039
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.522	0.679	0.812	0.801	0.853	0.985
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.604	0.729	0.605	0.596	0.670	0.839
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.565	0.757	0.800	0.733	0.991	0.878
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.511	0.571	0.772	0.684	0.931	1.060
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.476	0.554	0.721	0.607	0.903	0.961
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.471	0.589	0.749	0.611	0.809	0.859
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.632	0.752	0.784	0.892	0.932	1.122
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.664	0.754	0.800	0.725	1.045	0.845
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.571	0.728	0.760	0.696	0.941	0.983
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.577	0.606	0.691	0.596	0.884	0.849
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.598	0.736	0.795	0.725	0.907	0.915
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.723	0.885	0.755	0.826	1.029	0.921
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.501	0.540	0.680	0.645	0.918	0.793
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.653	0.748	0.722	0.714	1.020	0.780
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.698	0.650	0.803	0.812	1.153	1.212
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.641	0.584	0.697	0.620	0.992	1.037
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.596	0.681	0.709	0.647	0.862	0.916
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.634	0.589	0.714	0.718	1.006	0.731
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.432	0.611	0.756	0.645	0.827	0.889
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.605	0.720	0.825	0.938	0.981	1.181
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.487	0.682	0.836	0.760	0.922	0.969
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.593	0.805	0.756	0.825	0.932	0.892
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.681	0.667	0.694	0.714	1.106	0.746
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.576	0.580	0.709	0.580	0.795	0.884
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.588	0.555	0.699	0.620	1.015	1.081
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.600	0.583	0.785	0.772	0.952	0.876
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.568	0.634	0.701	0.652	0.922	1.006
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.591	0.609	0.791	0.822	1.010	0.867
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.635	0.840	0.719	0.738	0.971	0.785
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.607	0.723	0.558	0.795	1.044	0.862
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.571	0.714	0.760	0.696	0.912	0.945
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.560	0.722	0.694	0.582	0.827	0.977

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.597	0.695	0.789	0.756	1.029	1.025
DV11	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.783	0.768	0.758	0.798	0.997	0.665
DV13	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.673	0.694	0.865	1.023	1.151	0.925
DV2e	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.688	0.831	0.661	0.742	0.740	0.895
DV3m	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.721	0.723	0.831	0.892	1.038	1.145
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.526	0.554	0.709	0.680	0.991	1.212
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.511	0.583	0.772	0.684	0.961	1.103
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.683	0.659	0.775	0.885	0.970	0.676
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.604	0.570	0.713	0.582	0.880	1.002
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.534	0.597	0.733	0.650	0.884	1.007
DV3e	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.663	0.690	0.778	0.771	1.095	1.217
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.623	0.594	0.736	0.716	0.885	1.052
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.618	0.708	0.719	0.703	0.866	0.801
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.589	0.647	0.741	0.687	0.780	0.903
DV3e	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.571	0.665	0.831	0.795	1.083	1.079
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.654	0.662	0.746	0.687	0.928	0.886
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.689	0.654	0.757	0.763	0.927	0.959
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.576	0.577	0.760	0.716	0.911	1.073
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.631	0.722	0.660	0.574	0.924	0.731
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.616	0.597	0.706	0.615	0.920	0.984
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.492	0.585	0.692	0.553	0.883	0.872
DV12	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.718	0.817	0.722	0.714	1.020	0.717
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.570	0.751	0.546	0.716	0.971	0.884
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.666	0.661	0.799	0.809	1.042	1.069
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.694	0.788	0.660	0.574	0.924	0.672
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.635	0.792	0.690	0.664	0.903	0.897
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.637	0.671	0.620	0.596	0.941	0.994
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.550	0.607	0.730	0.725	0.991	0.997
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.656	0.691	0.756	0.742	0.976	0.905
DV2e	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.673	0.754	0.850	0.897	0.935	0.975
DV3m	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.536	0.652	0.728	0.722	0.973	0.902
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.530	0.602	0.732	0.582	0.917	0.792
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.578	0.635	0.713	0.582	0.822	0.811
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.536	0.627	0.724	0.615	0.937	0.807
DV3e	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.564	0.737	0.795	0.725	1.003	0.998
DV2d	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.672	0.884	0.831	0.867	1.039	0.856
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.751	0.711	0.775	0.885	0.970	0.650
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.463	0.535	0.725	0.639	0.878	0.994
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.619	0.619	0.694	0.714	1.106	0.776
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.582	0.719	0.735	0.729	1.022	0.965
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.639	0.625	0.726	0.784	0.949	0.833
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.586	0.705	0.711	0.744	1.039	0.977
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.677	0.646	0.633	0.663	0.981	0.969
DV3m	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.648	0.705	0.782	0.897	1.003	1.021
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.729	0.707	0.729	0.800	1.173	0.772
DV2m	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.694	0.722	0.800	0.725	1.045	1.059
DV3e	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.592	0.704	0.776	0.722	1.001	0.908
DV3d	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.599	0.708	0.779	0.722	0.876	1.026
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.629	0.679	0.768	0.738	0.921	0.789
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.654	0.649	0.746	0.687	0.899	0.852
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.595	0.578	0.666	0.685	0.836	0.860
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.576	0.565	0.709	0.580	0.879	1.003
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.582	0.567	0.697	0.620	0.870	0.989
DV3d	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.598	0.631	0.776	0.846	1.094	1.294
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.625	0.685	0.707	0.641	0.903	0.659
DV2m	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.677	0.700	0.746	0.852	0.971	0.871
DV2d	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.697	0.868	0.848	1.023	1.019	0.937
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.517	0.644	0.715	0.652	0.952	1.064
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.688	0.674	0.693	0.641	0.875	0.698
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.482	0.570	0.669	0.580	0.869	0.759
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.569	0.553	0.701	0.721	0.880	0.905
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.631	0.637	0.677	0.553	0.756	0.908
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.604	0.729	0.605	0.596	0.649	0.839
DV12	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.683	0.665	0.859	0.960	1.052	0.935
DV3d	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.647	0.708	0.767	0.812	1.051	1.032
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.577	0.606	0.691	0.596	0.856	0.849
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.579	0.610	0.620	0.596	0.912	0.994
DV2m	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.690	0.721	0.897	0.938	1.113	1.100
DV3d	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.501	0.648	0.768	0.756	0.951	1.065
DV3d	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.552	0.705	0.818	0.809	1.008	1.182

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV12	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.602	0.650	0.809	0.776	1.001	0.830
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.570	0.621	0.689	0.607	0.834	1.113
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.659	0.766	0.776	0.688	0.993	1.064
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.648	0.694	0.753	0.756	0.951	1.142
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.510	0.589	0.725	0.639	0.907	0.994
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.581	0.664	0.844	0.851	1.061	1.176
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.561	0.660	0.767	0.781	0.990	0.906
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.600	0.583	0.785	0.772	0.923	0.876
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.635	0.678	0.658	0.718	1.095	0.814
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.740	0.694	0.833	0.897	1.033	0.967
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.729	0.697	0.763	0.771	0.991	1.015
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.604	0.700	0.732	0.722	0.991	0.779
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.545	0.636	0.713	0.582	0.908	0.884
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.632	0.634	0.777	0.763	0.966	0.878
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.574	0.546	0.697	0.707	1.058	0.928
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.565	0.607	0.770	0.838	0.926	1.078
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.641	0.584	0.697	0.620	0.961	1.037
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.618	0.708	0.719	0.703	0.839	0.801
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.574	0.618	0.691	0.553	0.863	1.047
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.496	0.528	0.687	0.611	0.927	0.809
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.545	0.583	0.725	0.639	0.907	1.127
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.578	0.597	0.709	0.680	0.991	1.166
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.534	0.609	0.733	0.650	0.913	1.047
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.661	0.666	0.789	0.756	0.931	1.109
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.541	0.624	0.696	0.685	0.879	0.864
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.531	0.631	0.754	0.754	0.861	1.106
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.615	0.759	0.719	0.738	0.971	0.890
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.622	0.613	0.676	0.631	0.920	0.852
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.618	0.611	0.756	0.871	0.989	0.858
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.631	0.575	0.744	0.827	1.062	0.737
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.672	0.679	0.815	0.756	1.059	1.233
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.639	0.625	0.726	0.784	0.920	0.833
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.698	0.648	0.714	0.718	1.038	0.731
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.665	0.646	0.722	0.713	0.941	0.692
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.518	0.552	0.653	0.580	0.881	0.769
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.540	0.695	0.780	0.721	0.793	0.956
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.625	0.769	0.755	0.688	0.862	0.869
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.640	0.618	0.735	0.809	1.119	1.119
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.631	0.722	0.660	0.574	0.895	0.731
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.607	0.669	0.627	0.592	0.853	0.941
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.634	0.601	0.714	0.718	1.038	0.760
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.654	0.622	0.762	0.879	1.169	0.990
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.721	0.753	0.852	0.892	1.057	1.045
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.722	0.671	0.781	0.894	1.146	0.780
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.694	0.788	0.660	0.574	0.895	0.672
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.657	0.652	0.754	0.761	0.838	0.814
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.622	0.621	0.676	0.631	0.920	0.815
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.575	0.601	0.711	0.761	0.916	0.842
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.598	0.645	0.769	0.761	0.926	0.976
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.603	0.597	0.767	0.796	0.861	0.956
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.623	0.623	0.736	0.716	0.827	0.965
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.598	0.692	0.749	0.781	0.902	0.826
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.574	0.668	0.796	0.801	0.853	0.932
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.578	0.805	0.704	0.664	0.932	0.949
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.551	0.617	0.709	0.580	0.821	0.780
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.610	0.584	0.714	0.582	0.929	1.004
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.530	0.614	0.732	0.582	0.946	0.824
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.428	0.598	0.764	0.611	0.809	0.908
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.554	0.641	0.749	0.611	0.835	0.973
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.655	0.727	0.734	0.725	0.797	0.884
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.608	0.788	0.756	0.777	1.022	0.794
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.725	0.765	0.678	0.742	1.040	1.061
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.620	0.664	0.793	0.795	1.001	1.202
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.590	0.676	0.724	0.615	0.937	0.776
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.658	0.645	0.730	0.675	0.921	0.656
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.610	0.622	0.705	0.615	0.813	0.936
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.561	0.660	0.767	0.781	0.959	0.906
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.637	0.649	0.695	0.553	0.899	0.906
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.629	0.823	0.726	0.699	0.951	0.801
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.671	0.641	0.705	0.615	0.898	0.982

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.633	0.800	0.612	0.592	0.607	0.794
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.574	0.546	0.697	0.707	1.025	0.928
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.578	0.635	0.713	0.582	0.796	0.811
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.604	0.597	0.713	0.582	0.822	0.919
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.709	0.708	0.740	0.785	1.016	0.869
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.588	0.578	0.716	0.620	1.034	0.987
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.537	0.804	0.775	0.696	0.941	0.882
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.502	0.551	0.745	0.607	0.959	0.959
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.571	0.773	0.791	0.774	0.981	0.860
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.585	0.662	0.629	0.630	0.949	0.925
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.755	0.851	0.820	1.070	1.105	1.043
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.661	0.648	0.789	0.756	1.029	1.257
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.622	0.613	0.676	0.631	0.892	0.852
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.556	0.609	0.721	0.607	0.844	0.881
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.664	0.651	0.751	0.760	1.024	1.040
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.651	0.667	0.742	0.740	0.911	0.798
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.633	0.622	0.760	0.716	0.911	1.031
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.589	0.558	0.768	0.817	0.992	0.951
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.633	0.635	0.760	0.716	0.940	1.073
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.550	0.587	0.739	0.756	0.882	1.083
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.485	0.619	0.748	0.650	0.884	1.108
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.690	0.696	0.817	0.760	0.954	0.993
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.447	0.625	0.726	0.580	0.769	0.863
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.516	0.595	0.764	0.722	0.951	1.080
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.724	0.710	0.730	0.675	0.950	0.656
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.618	0.649	0.751	0.781	0.990	0.856
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.696	0.657	0.759	0.763	0.949	0.925
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.642	0.685	0.759	0.797	0.931	0.694
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.602	0.650	0.809	0.776	0.970	0.830
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.528	0.591	0.747	0.611	0.864	0.821
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.629	0.624	0.794	0.801	0.882	0.857
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.550	0.599	0.739	0.756	0.910	1.126
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.543	0.749	0.552	0.710	0.908	0.837
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.619	0.571	0.726	0.688	1.033	1.069
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.686	0.741	0.884	0.966	1.105	0.886
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.602	0.599	0.705	0.701	0.959	0.878
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.566	0.738	0.687	0.615	0.819	0.957
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.576	0.592	0.709	0.580	0.821	0.920
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.518	0.551	0.714	0.582	0.900	0.867
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.640	0.644	0.754	0.809	1.139	1.022
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.549	0.675	0.691	0.553	0.781	0.815
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.694	0.835	0.772	0.916	1.002	0.836
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.576	0.613	0.779	0.716	0.957	1.019
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.571	0.603	0.665	0.680	1.106	0.831
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.585	0.695	0.754	0.754	0.889	1.106
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.645	0.786	0.816	0.865	0.971	0.889
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.589	0.770	0.755	0.688	0.952	0.948
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.692	0.864	0.794	0.870	1.084	1.008
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.664	0.761	0.750	0.860	0.970	1.016
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.736	0.682	0.764	0.771	1.121	1.109
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.713	0.770	0.751	0.841	0.922	0.679
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.622	0.621	0.676	0.631	0.892	0.815
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.668	0.638	0.679	0.756	1.153	0.810
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.677	0.672	0.649	0.663	0.999	0.885
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.554	0.543	0.653	0.580	0.853	0.926
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.647	0.723	0.673	0.678	1.051	0.780
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.652	0.885	0.756	0.825	0.962	0.892
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.579	0.602	0.695	0.553	0.871	0.942
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.622	0.655	0.770	0.838	0.926	1.037
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.670	0.636	0.840	1.017	1.095	1.015
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.549	0.726	0.746	0.722	0.991	0.857
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.729	0.679	0.763	0.771	1.095	1.151
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.545	0.636	0.713	0.582	0.880	0.884
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.594	0.633	0.743	0.687	0.882	0.986
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.574	0.618	0.691	0.553	0.836	1.047
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.604	0.582	0.713	0.582	0.908	1.042
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.641	0.612	0.697	0.620	0.898	0.951
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.635	0.714	0.789	0.905	1.054	1.028
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.554	0.553	0.653	0.580	0.881	0.963
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.803	0.753	0.814	0.991	1.028	0.673

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.723	0.814	0.863	1.126	1.164	1.097
DV2e	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.698	0.681	0.803	0.812	1.043	1.111
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.576	0.601	0.779	0.716	0.927	0.980
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.618	0.649	0.751	0.781	0.959	0.856
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.595	0.602	0.682	0.685	0.852	0.785
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.650	0.609	0.762	0.721	0.936	0.906
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.603	0.581	0.767	0.796	0.952	1.084
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.657	0.635	0.754	0.761	0.926	0.923
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.522	0.658	0.707	0.688	0.942	1.042
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.595	0.614	0.682	0.685	0.879	0.816
DV3d	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.580	0.658	0.793	0.795	1.001	1.020
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.621	0.703	0.723	0.653	0.854	0.890
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.627	0.727	0.617	0.533	0.808	0.867
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.585	0.582	0.712	0.667	1.016	0.889
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.440	0.568	0.702	0.607	0.834	0.999
DV3e	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.737	0.774	0.811	0.855	0.982	1.050
DV3e	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.690	0.678	0.817	0.760	1.054	1.126
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.596	0.558	0.775	0.754	0.962	1.065
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.572	0.704	0.784	0.738	0.951	0.868
DV11	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.749	0.735	0.798	0.840	1.049	0.700
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.608	0.758	0.726	0.699	0.981	0.945
DV3m	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.649	0.691	0.781	0.725	1.026	0.925
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.651	0.667	0.742	0.740	0.883	0.798
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.648	0.679	0.741	0.687	0.890	0.984
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.520	0.618	0.709	0.580	0.907	0.851
DV3e	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.656	0.720	0.792	0.722	1.001	1.132
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.591	0.621	0.791	0.822	1.043	0.901
DV2m	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.725	0.754	0.760	0.688	0.993	1.006
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.589	0.558	0.768	0.817	0.961	0.951
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.524	0.610	0.721	0.607	0.932	0.961
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.623	0.623	0.736	0.716	0.801	0.965
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.583	0.662	0.732	0.582	0.946	0.792
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.634	0.653	0.691	0.596	0.884	0.816
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.513	0.601	0.697	0.645	0.935	0.753
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.551	0.617	0.709	0.580	0.795	0.780
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.506	0.565	0.721	0.607	0.844	0.916
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.569	0.588	0.718	0.721	0.926	0.859
DV2d	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.658	0.917	0.770	0.826	1.029	1.013
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.497	0.591	0.747	0.611	0.955	0.895
DV2e	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.663	0.723	0.778	0.771	0.991	1.117
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.585	0.543	0.731	0.650	1.043	1.050
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.517	0.675	0.691	0.553	0.863	0.888
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.630	0.652	0.773	0.822	0.949	0.822
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.571	0.603	0.665	0.680	1.072	0.831
DV13	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.715	0.676	0.713	0.847	1.222	0.838
DV2d	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.611	0.916	0.848	0.867	1.039	0.941
DV3d	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.588	0.734	0.782	0.812	1.051	1.136
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.569	0.576	0.718	0.721	0.897	0.826
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.689	0.685	0.757	0.763	0.839	0.880
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.629	0.607	0.794	0.801	0.975	0.972
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.559	0.621	0.742	0.647	0.856	0.836
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.591	0.791	0.760	0.696	0.912	0.834
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.579	0.648	0.636	0.596	0.959	0.944
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.580	0.700	0.783	0.780	1.083	1.030
DV2d	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.660	0.798	0.856	0.971	1.195	1.099
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.551	0.596	0.717	0.675	0.897	1.103
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.625	0.685	0.707	0.641	0.875	0.659
DV3m	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.704	0.666	0.804	0.812	1.180	1.214
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.616	0.623	0.649	0.663	0.999	0.920
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.608	0.743	0.726	0.699	0.951	0.908
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.484	0.625	0.702	0.607	0.861	0.999
DV12	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.666	0.664	0.779	0.831	1.122	0.948
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.601	0.687	0.753	0.725	0.918	0.918
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.629	0.693	0.768	0.738	0.951	0.820
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.515	0.601	0.717	0.675	0.897	0.973
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.598	0.662	0.673	0.675	1.002	0.787
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.535	0.627	0.781	0.679	0.870	1.003
DV3d	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.626	0.683	0.808	0.941	1.005	1.202
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.637	0.623	0.678	0.553	0.855	0.992
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.688	0.753	0.707	0.641	0.903	0.659

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.647	0.598	0.699	0.620	1.015	1.039
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.584	0.680	0.630	0.663	0.771	0.943
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.518	0.631	0.702	0.607	0.861	1.177
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.756	0.715	0.779	0.725	1.003	1.069
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.698	0.648	0.714	0.718	1.006	0.731
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.504	0.651	0.709	0.553	0.899	0.828
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.640	0.775	0.735	0.729	0.990	0.928
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.604	0.597	0.713	0.582	0.796	0.919
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.645	0.761	0.711	0.744	1.039	0.940
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.723	0.903	0.755	0.826	1.029	0.957
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.556	0.609	0.721	0.607	0.817	0.881
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.560	0.655	0.742	0.645	0.827	0.953
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.740	0.727	0.833	0.897	0.935	0.887
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.633	0.666	0.737	0.662	1.011	0.848
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.634	0.662	0.691	0.596	0.884	0.780
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.634	0.601	0.714	0.718	1.006	0.760
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.645	0.776	0.711	0.744	1.072	0.977
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.570	0.595	0.714	0.582	0.900	0.834
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.685	0.670	0.676	0.631	0.920	0.783
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.631	0.575	0.744	0.827	1.029	0.737
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.528	0.591	0.747	0.611	0.837	0.821
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.588	0.555	0.699	0.620	0.984	1.081
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.669	0.707	0.779	0.771	1.121	1.220
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.585	0.582	0.712	0.667	0.984	0.889
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.600	0.595	0.785	0.772	0.952	0.911
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.673	0.708	0.865	1.023	1.151	0.962
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.503	0.665	0.764	0.611	0.835	1.071
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.597	0.874	0.704	0.664	0.903	0.805
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.681	0.681	0.694	0.714	1.106	0.776
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.576	0.592	0.709	0.580	0.795	0.920
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.511	0.583	0.772	0.684	0.931	1.103
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.536	0.671	0.820	0.760	0.922	0.916
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.591	0.621	0.791	0.822	1.010	0.901
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.549	0.675	0.691	0.553	0.756	0.815
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.527	0.622	0.742	0.647	0.946	0.912
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.571	0.728	0.760	0.696	0.912	0.983
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.526	0.554	0.709	0.680	0.960	1.212
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.648	0.602	0.768	0.817	0.992	0.915
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.576	0.609	0.737	0.662	1.011	0.922
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.596	0.695	0.709	0.647	0.862	0.952
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.560	0.722	0.694	0.582	0.802	0.977
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.634	0.653	0.691	0.596	0.856	0.816
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.572	0.704	0.784	0.738	0.921	0.868
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.531	0.614	0.669	0.580	0.897	0.730
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.641	0.596	0.697	0.620	0.992	1.079
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.460	0.636	0.723	0.647	0.862	0.854
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.641	0.612	0.697	0.620	0.870	0.951
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.582	0.643	0.680	0.643	1.062	0.796
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.679	0.718	0.691	0.804	1.161	0.843
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.565	0.757	0.800	0.733	0.960	0.878
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.526	0.695	0.726	0.580	0.794	1.017
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.650	0.609	0.762	0.721	0.906	0.906
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.604	0.582	0.713	0.582	0.880	1.042
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.476	0.565	0.721	0.607	0.932	0.999
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.637	0.671	0.620	0.596	0.912	0.994
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.579	0.633	0.692	0.553	0.883	1.050
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.576	0.620	0.706	0.615	0.920	0.849
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.751	0.725	0.775	0.885	0.970	0.676
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.633	0.661	0.779	0.716	0.957	0.980
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.639	0.752	0.838	0.972	1.094	0.966
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.501	0.627	0.724	0.580	0.821	0.825
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.722	0.754	0.756	0.742	0.976	0.833
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.602	0.661	0.858	0.795	1.115	1.077
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.663	0.626	0.767	0.796	0.952	1.043
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.520	0.618	0.709	0.580	0.879	0.851
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.700	0.680	0.760	0.750	0.990	0.650
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.574	0.647	0.691	0.553	0.781	0.961
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.585	0.543	0.731	0.650	1.010	1.050
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.729	0.722	0.729	0.800	1.173	0.803
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.508	0.588	0.704	0.611	0.944	0.769

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DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.648	0.679	0.741	0.687	0.862	0.984
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.596	0.558	0.775	0.754	0.932	1.065
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.616	0.609	0.706	0.615	0.920	1.023
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.629	0.693	0.768	0.738	0.921	0.820
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.492	0.585	0.692	0.553	0.855	0.872
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.613	0.608	0.792	0.796	0.979	1.063
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.524	0.610	0.721	0.607	0.903	0.961
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.518	0.548	0.734	0.796	0.913	0.942
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.685	0.670	0.676	0.631	0.892	0.783
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.517	0.675	0.691	0.553	0.836	0.888
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.615	0.670	0.742	0.647	0.856	0.804
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.658	0.724	0.673	0.675	1.002	0.723
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.613	0.639	0.720	0.662	0.920	0.841
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.598	0.676	0.769	0.761	0.838	0.895
DV13	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.721	0.759	0.806	0.824	1.116	0.905
DV3m	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.629	0.691	0.815	0.756	1.059	1.023
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.654	0.662	0.746	0.687	0.899	0.886
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.652	0.802	0.807	0.913	0.961	0.870
DV3m	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.590	0.702	0.796	0.725	1.026	0.979
DV2e	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.633	0.708	0.789	0.756	0.931	0.978
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.642	0.685	0.759	0.797	0.902	0.694
DV12	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.683	0.678	0.859	0.960	1.052	0.972
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.550	0.619	0.730	0.725	0.991	1.037
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.517	0.644	0.715	0.652	0.922	1.064
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.724	0.710	0.730	0.675	0.921	0.656
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.661	0.711	0.735	0.725	0.901	0.966
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.497	0.591	0.747	0.611	0.925	0.895
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.534	0.609	0.733	0.650	0.884	1.047
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.648	0.602	0.768	0.817	0.961	0.915
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.680	0.659	0.756	0.871	0.989	0.825
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.602	0.663	0.809	0.776	1.001	0.863
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.667	0.736	0.627	0.592	0.853	0.941
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.506	0.565	0.721	0.607	0.817	0.916
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.633	0.666	0.737	0.662	0.979	0.848
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.594	0.672	0.761	0.687	0.928	0.937
DV13	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.655	0.694	0.806	0.824	1.116	0.984
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.613	0.851	0.790	0.822	0.922	0.929
DV2m	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.704	0.693	0.824	0.812	1.202	1.109
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.631	0.586	0.744	0.827	1.062	0.767
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.634	0.662	0.691	0.596	0.856	0.780
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.633	0.610	0.694	0.761	0.899	0.852
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.554	0.576	0.669	0.580	0.897	0.879
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.659	0.904	0.748	0.871	0.952	0.874
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.551	0.581	0.744	0.647	0.968	0.860
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.591	0.709	0.746	0.796	0.879	1.084
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.658	0.632	0.730	0.675	0.950	0.706
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.662	0.655	0.705	0.701	0.959	0.808
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.578	0.597	0.709	0.680	0.960	1.166
DV2d	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.716	0.938	0.794	0.870	1.084	0.855
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.581	0.635	0.741	0.784	0.949	0.881
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.600	0.595	0.785	0.772	0.923	0.911
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.605	0.583	0.730	0.801	0.947	0.897
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.642	0.730	0.781	0.955	1.043	1.007
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.665	0.659	0.722	0.713	0.941	0.719
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.582	0.643	0.680	0.643	1.029	0.796
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.613	0.596	0.739	0.645	0.945	0.994
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.732	0.711	0.722	0.713	0.941	0.692
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.576	0.609	0.737	0.662	0.979	0.922
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.582	0.719	0.735	0.729	0.990	0.965
DV2m	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.690	0.735	0.897	0.938	1.113	1.144
DV3m	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.712	0.680	0.767	0.897	1.003	0.928
DV2e	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.729	0.711	0.763	0.771	0.991	1.056
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.632	0.647	0.777	0.763	0.966	0.913
DV3d	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.648	0.708	0.753	0.756	0.951	1.188
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.640	0.791	0.735	0.729	1.022	0.965
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.603	0.773	0.765	0.860	1.001	1.075
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.579	0.671	0.742	0.647	0.946	0.876
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.618	0.660	0.738	0.685	0.889	0.947
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.598	0.824	0.552	0.710	0.908	0.837
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.698	0.661	0.714	0.718	1.038	0.760

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.671	0.671	0.705	0.615	0.813	0.900
DV13	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.650	0.687	0.727	0.847	1.222	0.887
DV3d	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.542	0.741	0.759	0.725	0.914	0.884
DV3d	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.647	0.722	0.767	0.812	1.051	1.074
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.622	0.625	0.676	0.631	0.920	0.886
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.574	0.557	0.697	0.707	1.058	0.965
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.545	0.583	0.725	0.639	0.878	1.127
DV2e	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.661	0.679	0.789	0.756	0.931	1.153
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.626	0.664	0.772	0.763	0.927	1.015
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.514	0.613	0.764	0.607	0.977	0.911
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.641	0.596	0.697	0.620	0.961	1.079
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.510	0.589	0.725	0.639	0.878	0.994
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.615	0.774	0.719	0.738	0.971	0.925
DV12	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.692	0.766	0.706	0.760	1.114	0.807
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.619	0.598	0.726	0.688	0.935	0.981
DV11	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.722	0.684	0.781	0.894	1.146	0.811
DV3e	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.740	0.708	0.833	0.897	1.033	1.006
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.567	0.604	0.751	0.716	0.914	1.113
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.518	0.552	0.653	0.580	0.853	0.769
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.644	0.728	0.629	0.630	0.949	0.925
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.587	0.651	0.739	0.645	0.855	0.773
DV2m	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.656	0.781	0.869	0.892	1.057	1.150
DV2e	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.606	0.678	0.831	0.795	0.981	1.029
DV13	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.727	0.698	0.794	0.975	1.048	0.854
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.496	0.528	0.687	0.611	0.898	0.809
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.472	0.628	0.724	0.580	0.907	0.900
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.501	0.621	0.781	0.679	0.870	0.851
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.545	0.595	0.725	0.639	0.907	1.172
DV3e	MC1	ED0	EXP3	MRG1	LIM0	RENO	0.703	0.752	0.807	0.852	0.981	1.010
DV3d	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.614	0.767	0.743	0.771	0.998	1.079
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.541	0.624	0.696	0.685	0.852	0.864
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.570	0.606	0.714	0.582	0.929	0.867
DV13	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.654	0.635	0.762	0.879	1.169	1.030
DV2m	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.664	0.769	0.800	0.725	1.045	0.879
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.578	0.609	0.709	0.680	0.991	1.212
DV3m	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.672	0.692	0.815	0.756	1.059	1.282
DV3d	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.608	0.681	0.802	0.809	1.008	1.075
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.554	0.641	0.749	0.611	0.809	0.973
DV2e	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.737	0.811	0.811	0.855	0.889	0.963
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.660	0.642	0.785	0.772	0.952	0.876
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.603	0.609	0.767	0.796	0.861	0.995
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.657	0.665	0.754	0.761	0.838	0.847
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.531	0.660	0.719	0.615	0.813	0.840
DV3m	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.590	0.642	0.714	0.722	0.973	0.853
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.610	0.706	0.688	0.638	0.962	0.754
DV11	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.719	0.655	0.814	1.030	1.172	0.787
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.624	0.768	0.850	0.961	1.011	0.916
DV2m	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.721	0.769	0.852	0.892	1.057	1.087
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.476	0.565	0.721	0.607	0.903	0.999
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.698	0.714	0.691	0.596	0.884	0.750
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.650	0.638	0.762	0.721	0.847	0.831
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.645	0.709	0.753	0.625	0.970	0.812
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.591	0.631	0.777	0.721	0.936	0.997
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.586	0.814	0.832	0.865	0.971	0.977
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.610	0.584	0.714	0.582	0.900	1.004
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.596	0.584	0.775	0.754	0.870	0.976
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.501	0.627	0.724	0.580	0.795	0.825
DV3d	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.620	0.678	0.793	0.795	1.001	1.250
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.610	0.596	0.714	0.582	0.929	1.045
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.509	0.679	0.756	0.645	0.827	1.049
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.581	0.635	0.741	0.784	0.920	0.881
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.602	0.663	0.809	0.776	0.970	0.863
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.671	0.654	0.705	0.615	0.898	1.021
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.574	0.557	0.697	0.707	1.025	0.965
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.588	0.578	0.716	0.620	1.002	0.987
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.606	0.595	0.800	0.754	0.989	1.086
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.604	0.609	0.713	0.582	0.822	0.956
DV12	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.686	0.755	0.884	0.966	1.105	0.921
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.585	0.569	0.731	0.650	0.944	0.963
DV3e	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.687	0.741	0.795	0.725	1.003	1.176

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Risk Value Factors**

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DV2d	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.703	0.830	0.818	0.974	1.246	1.056
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.637	0.662	0.695	0.553	0.899	0.942
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.501	0.550	0.680	0.645	0.918	0.824
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.578	0.805	0.704	0.664	0.903	0.949
DV2d	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.755	0.868	0.820	1.070	1.105	1.084
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.648	0.712	0.741	0.687	0.805	0.903
DV3d	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.589	0.720	0.768	0.756	0.951	1.256
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.530	0.614	0.732	0.582	0.917	0.824
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.622	0.625	0.676	0.631	0.892	0.886
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.664	0.627	0.713	0.582	0.908	1.002
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.574	0.647	0.691	0.553	0.756	0.961
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.669	0.817	0.726	0.699	0.981	0.908
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.554	0.654	0.749	0.611	0.835	1.012
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.688	0.753	0.707	0.641	0.875	0.659
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.588	0.590	0.716	0.620	1.034	1.027
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.637	0.649	0.695	0.553	0.871	0.906
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.654	0.696	0.743	0.687	0.911	0.986
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.587	0.650	0.753	0.625	0.970	0.883
DV3e	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.597	0.709	0.789	0.756	1.029	1.066
DV3m	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.664	0.664	0.751	0.760	1.024	1.081
DV2e	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.690	0.710	0.817	0.760	0.954	1.033
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.706	0.753	0.759	0.797	0.931	0.694
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.628	0.663	0.665	0.680	1.106	0.831
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.500	0.660	0.719	0.615	0.898	0.916
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.561	0.622	0.778	0.679	0.900	0.814
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.629	0.636	0.794	0.801	0.882	0.891
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.633	0.635	0.760	0.716	0.911	1.073
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.602	0.611	0.705	0.701	0.959	0.913
DV11	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.803	0.768	0.814	0.991	1.028	0.700
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.613	0.559	0.734	0.652	1.044	1.092
DV12	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.651	0.802	0.857	0.918	1.050	0.926
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.518	0.548	0.734	0.796	0.884	0.942
DV3e	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.747	0.699	0.847	0.938	1.062	1.136
DV2e	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.656	0.754	0.792	0.722	0.906	1.038
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.696	0.670	0.759	0.763	0.949	0.961
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.626	0.597	0.701	0.721	0.909	0.870
DV2m	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.648	0.749	0.801	0.897	1.022	0.970
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.550	0.599	0.739	0.756	0.882	1.126
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.493	0.564	0.755	0.710	0.944	0.985
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.537	0.804	0.775	0.696	0.912	0.882
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.584	0.712	0.630	0.663	0.698	0.864
DV3m	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.631	0.705	0.728	0.722	0.973	1.087
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.617	0.728	0.748	0.783	1.129	0.989
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.694	0.851	0.772	0.916	1.002	0.869
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.502	0.551	0.745	0.607	0.929	0.959
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.619	0.582	0.726	0.688	1.033	1.112
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.671	0.771	0.688	0.638	0.962	0.693
DV2d	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.672	0.901	0.831	0.867	1.039	0.890
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.618	0.660	0.738	0.685	0.861	0.947
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.657	0.684	0.783	0.868	1.032	0.849
DV3m	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.744	0.793	0.812	0.855	1.006	1.053
DV2d	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.728	0.884	0.804	0.907	1.128	0.990
DV3e	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.571	0.678	0.831	0.795	1.083	1.122
DV3e	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.671	0.623	0.813	0.846	1.184	1.317
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.600	0.641	0.725	0.639	0.907	1.127
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.637	0.713	0.636	0.596	0.959	0.944
DV2m	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.616	0.735	0.879	0.795	1.135	1.023
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.645	0.801	0.816	0.865	0.971	0.924
DV3d	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.573	0.758	0.836	0.760	0.922	1.142
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.660	0.642	0.785	0.772	0.923	0.876
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.693	0.703	0.773	0.822	0.949	0.791
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.627	0.588	0.800	0.908	1.033	0.943
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.585	0.695	0.754	0.754	0.861	1.106
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.553	0.651	0.739	0.645	0.945	0.843
DV2d	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.723	0.830	0.863	1.126	1.164	1.141
DV2e	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.756	0.749	0.779	0.725	0.907	0.981
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.677	0.686	0.649	0.663	0.999	0.920
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.554	0.553	0.653	0.580	0.853	0.963
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.698	0.714	0.691	0.596	0.856	0.750
DV3m	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.736	0.696	0.764	0.771	1.121	1.153

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.567	0.604	0.751	0.716	0.885	1.113
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.628	0.663	0.665	0.680	1.072	0.831
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.472	0.628	0.724	0.580	0.879	0.900
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.635	0.728	0.789	0.905	1.054	1.070
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.643	0.769	0.835	0.756	1.079	0.972
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.735	0.809	0.824	0.778	1.071	0.867
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.645	0.786	0.816	0.865	0.941	0.889
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.640	0.657	0.754	0.809	1.139	1.063
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.576	0.613	0.779	0.716	0.927	1.019
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.622	0.668	0.770	0.838	0.926	1.078
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.712	0.781	0.773	0.798	0.997	0.703
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.641	0.624	0.697	0.620	0.898	0.989
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.783	0.753	0.758	0.798	0.997	0.716
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.662	0.733	0.744	0.800	1.173	0.850
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.622	0.816	0.800	0.733	0.991	0.844
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.563	0.532	0.672	0.650	1.013	1.008
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.661	0.726	0.817	0.760	0.954	0.842
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.616	0.634	0.724	0.615	0.937	0.934
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.645	0.709	0.753	0.625	0.940	0.812
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.585	0.594	0.712	0.667	1.016	0.924
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.572	0.836	0.741	0.699	0.981	0.847
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.721	0.694	0.776	0.722	1.001	1.029
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.595	0.614	0.682	0.685	0.852	0.816
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.634	0.667	0.691	0.596	0.884	0.849
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.652	0.885	0.756	0.825	0.932	0.892
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.529	0.623	0.778	0.679	0.995	0.887
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.625	0.685	0.707	0.641	0.903	0.738
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.643	0.748	0.630	0.663	0.771	0.943
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.538	0.595	0.752	0.675	0.879	0.908
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.672	0.721	0.835	0.756	1.079	1.171
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.592	0.677	0.757	0.740	0.911	0.844
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.741	0.745	0.812	0.921	1.006	0.818
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.703	0.725	0.822	0.972	1.094	0.879
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.687	0.882	0.836	1.070	1.105	1.147
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.649	0.856	0.597	0.891	1.107	0.943
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.658	0.728	0.673	0.675	1.002	0.787
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.650	0.621	0.762	0.721	0.936	0.942
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.646	0.713	0.733	0.827	0.940	0.863
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.596	0.569	0.775	0.754	0.962	1.107
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.763	0.816	0.789	0.942	0.977	0.703
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.663	0.656	0.767	0.796	0.861	0.956
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.668	0.741	0.824	0.778	1.071	0.943
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.675	0.698	0.720	0.662	0.920	0.774
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.701	0.651	0.841	0.851	1.212	1.180
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.591	0.631	0.777	0.721	0.906	0.997
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.650	0.638	0.762	0.721	0.820	0.831
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.763	0.733	0.781	0.725	1.026	1.072
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.552	0.606	0.745	0.607	0.959	0.959
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.635	0.714	0.789	0.905	1.021	1.028
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.579	0.648	0.636	0.596	0.929	0.944
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.587	0.650	0.753	0.625	0.940	0.883
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.604	0.782	0.816	0.725	1.045	0.930
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.616	0.734	0.757	0.688	0.975	0.930
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.725	0.812	0.695	0.742	1.059	1.007
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.569	0.588	0.718	0.721	0.897	0.859
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.608	0.804	0.756	0.777	1.022	0.826
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.496	0.539	0.687	0.611	0.927	0.842
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.585	0.569	0.731	0.650	0.914	0.963
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.666	0.677	0.779	0.831	1.122	0.986
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.580	0.700	0.783	0.780	1.049	1.030
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.647	0.598	0.699	0.620	0.984	1.039
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.575	0.632	0.707	0.761	0.899	0.937
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.608	0.758	0.726	0.699	0.951	0.945
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.585	0.554	0.731	0.650	1.043	1.092
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.604	0.714	0.732	0.722	0.991	0.810
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.660	0.814	0.856	0.971	1.195	1.143
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.658	0.632	0.730	0.675	0.921	0.706
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.698	0.661	0.714	0.718	1.006	0.760
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.596	0.584	0.775	0.754	0.843	0.976
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.629	0.655	0.824	0.913	1.086	0.893

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.631	0.586	0.744	0.827	1.029	0.767
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.770	0.748	0.760	0.750	0.990	0.650
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.648	0.712	0.741	0.687	0.780	0.903
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.664	0.627	0.713	0.582	0.880	1.002
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.724	0.796	0.673	0.675	1.002	0.723
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.583	0.662	0.732	0.582	0.917	0.792
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.640	0.708	0.680	0.643	1.062	0.796
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.604	0.609	0.713	0.582	0.796	0.956
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.542	0.644	0.692	0.553	0.883	0.872
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.580	0.714	0.783	0.780	1.083	1.071
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.590	0.689	0.724	0.615	0.937	0.807
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.596	0.586	0.712	0.664	0.969	0.897
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.613	0.559	0.734	0.652	1.012	1.092
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.484	0.625	0.702	0.607	0.834	0.999
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.518	0.631	0.702	0.607	0.834	1.177
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.697	0.846	0.846	0.955	1.187	1.043
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.756	0.729	0.779	0.725	1.003	1.112
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.551	0.607	0.717	0.675	0.897	1.147
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.645	0.776	0.711	0.744	1.039	0.977
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.664	0.692	0.770	0.760	1.043	0.988
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.740	0.742	0.833	0.897	0.935	0.922
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.535	0.639	0.781	0.679	0.870	1.044
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.585	0.594	0.712	0.667	0.984	0.924
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.518	0.563	0.653	0.580	0.881	0.799
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.734	0.867	0.777	0.925	1.184	1.003
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.607	0.711	0.643	0.592	0.869	0.894
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.593	0.832	0.823	0.913	0.961	0.957
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.647	0.610	0.699	0.620	1.015	1.081
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.503	0.665	0.764	0.611	0.809	1.071
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.736	0.725	0.783	0.771	1.142	1.053
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.634	0.667	0.691	0.596	0.856	0.849
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.556	0.621	0.721	0.607	0.844	0.916
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.661	0.724	0.810	0.975	1.048	0.940
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.678	0.657	0.706	0.615	0.920	0.984
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.618	0.691	0.738	0.685	0.804	0.869
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.526	0.695	0.726	0.580	0.769	1.017
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.703	0.788	0.807	0.852	0.888	0.927
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.576	0.621	0.737	0.662	1.011	0.959
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.604	0.668	0.730	0.725	0.991	0.997
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.651	0.953	0.810	0.870	1.084	0.904
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.667	0.928	0.910	1.076	1.072	1.043
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.504	0.651	0.709	0.553	0.871	0.828
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.507	0.596	0.752	0.675	0.971	0.991
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.648	0.614	0.768	0.817	0.992	0.951
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.592	0.677	0.757	0.740	0.883	0.844
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.567	0.632	0.751	0.716	0.827	1.020
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.605	0.646	0.739	0.756	0.910	1.083
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.699	0.786	0.789	0.905	1.054	1.028
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.675	0.633	0.744	0.798	1.082	0.753
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.641	0.624	0.697	0.620	0.870	0.989
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.678	0.668	0.779	0.827	1.070	0.957
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.669	0.867	0.756	0.777	1.022	0.794
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.610	0.621	0.732	0.582	0.946	0.954
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.718	0.774	0.755	0.688	0.952	1.118
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.670	0.730	0.800	0.819	0.990	0.813
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.531	0.614	0.669	0.580	0.869	0.730
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.579	0.633	0.692	0.553	0.855	1.050
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.640	0.708	0.680	0.643	1.029	0.796
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.613	0.624	0.739	0.645	0.855	0.912
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.623	0.727	0.817	0.760	1.054	0.919
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.560	0.668	0.742	0.645	0.827	0.991
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.568	0.708	0.715	0.652	0.952	1.064
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.650	0.621	0.762	0.721	0.906	0.942
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.626	0.696	0.772	0.763	0.839	0.931
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.576	0.645	0.775	0.716	0.940	1.135
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.676	0.835	0.719	0.738	0.971	0.890
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.502	0.562	0.745	0.607	0.959	0.998
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.625	0.585	0.728	0.688	1.058	1.071
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.518	0.559	0.734	0.796	0.913	0.979
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.663	0.639	0.767	0.796	0.952	1.084

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.642	0.613	0.742	0.647	0.946	1.033
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.633	0.674	0.779	0.716	0.957	1.019
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.564	0.647	0.762	0.647	0.986	0.817
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.613	0.652	0.720	0.662	0.920	0.875
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.624	0.744	0.740	0.826	1.117	0.969
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.612	0.742	0.774	0.767	1.075	0.977
DV12	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.716	0.774	0.840	0.918	1.050	0.842
DV3d	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.614	0.792	0.853	0.897	0.904	1.020
DV3d	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.509	0.712	0.794	0.722	0.876	0.921
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.596	0.569	0.775	0.754	0.932	1.107
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.639	0.627	0.818	0.858	0.992	0.903
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.585	0.554	0.731	0.650	1.010	1.092
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.633	0.661	0.779	0.716	0.927	0.980
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.596	0.586	0.712	0.664	0.938	0.897
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.635	0.885	0.704	0.664	0.932	0.949
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.696	0.698	0.777	0.763	0.966	0.878
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.724	0.696	0.730	0.675	0.950	0.706
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.631	0.679	0.691	0.553	0.863	1.047
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.658	0.645	0.730	0.675	0.950	0.734
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.694	0.632	0.744	0.827	1.062	0.737
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.706	0.753	0.759	0.797	0.902	0.694
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.680	0.672	0.756	0.871	0.989	0.858
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.656	0.613	0.775	0.754	0.962	1.065
DV11	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.730	0.781	0.830	0.991	1.028	0.740
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.581	0.558	0.721	0.607	0.932	1.133
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.595	0.646	0.679	0.685	0.863	0.909
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.732	0.725	0.722	0.713	0.941	0.719
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.613	0.620	0.792	0.796	0.979	1.106
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.591	0.661	0.777	0.721	0.847	0.914
DV13	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.655	0.708	0.806	0.824	1.116	1.023
DV2e	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.747	0.732	0.847	0.938	0.961	1.042
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.658	0.761	0.749	0.781	0.902	0.826
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.606	0.655	0.717	0.675	0.897	1.103
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.541	0.706	0.723	0.647	0.862	1.007
DV2d	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.704	0.814	0.804	0.907	1.128	1.168
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.508	0.588	0.704	0.611	0.915	0.769
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.583	0.675	0.732	0.582	0.946	0.824
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.652	0.819	0.807	0.913	0.961	0.905
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.634	0.609	0.709	0.580	0.907	0.964
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.569	0.619	0.715	0.721	0.909	0.957
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.632	0.600	0.697	0.707	1.058	0.928
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.570	0.695	0.702	0.607	0.861	1.177
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.648	0.614	0.768	0.817	0.961	0.951
DV2e	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.601	0.752	0.833	0.760	0.954	0.927
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.576	0.621	0.737	0.662	0.979	0.959
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.671	0.776	0.688	0.638	0.962	0.754
DV3e	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.710	0.650	0.957	0.941	1.176	1.300
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.554	0.588	0.669	0.580	0.897	0.914
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.582	0.605	0.711	0.620	0.992	1.141
DV3m	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.694	0.759	0.796	0.725	1.026	1.179
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.628	0.786	0.760	0.696	0.941	0.945
DV2m	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.704	0.707	0.824	0.812	1.202	1.153
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.513	0.613	0.697	0.645	0.935	0.783
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.738	0.848	0.688	0.638	0.962	0.693
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.613	0.851	0.790	0.822	0.894	0.929
DV11	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.749	0.721	0.798	0.840	1.049	0.753
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.606	0.583	0.747	0.611	0.955	1.015
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.671	0.685	0.705	0.615	0.813	0.936
DV11	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.719	0.668	0.814	1.030	1.172	0.818
DV3d	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.580	0.671	0.793	0.795	1.001	1.060
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.586	0.788	0.725	0.744	1.072	1.034
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.554	0.576	0.669	0.580	0.869	0.879
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.605	0.595	0.730	0.801	0.947	0.933
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.642	0.744	0.781	0.955	1.043	1.048
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.685	0.684	0.676	0.631	0.920	0.815
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.524	0.622	0.721	0.607	0.932	0.999
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.664	0.657	0.713	0.582	0.822	0.919
DV11	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.824	0.793	0.798	0.840	1.049	0.673
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.613	0.607	0.739	0.645	0.945	1.034
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.613	0.585	0.734	0.652	0.945	1.001

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.633	0.622	0.694	0.761	0.899	0.886
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.594	0.672	0.761	0.687	0.899	0.937
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.671	0.643	0.714	0.582	0.929	1.004
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.628	0.834	0.791	0.774	0.981	0.827
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.578	0.609	0.709	0.680	0.960	1.212
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.680	0.996	0.770	0.826	1.029	0.859
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.619	0.714	0.735	0.729	1.022	1.094
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.712	0.694	0.767	0.897	1.003	0.966
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.687	0.776	0.795	0.725	0.907	1.079
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.727	0.712	0.794	0.975	1.048	0.888
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.619	0.610	0.726	0.688	0.935	1.020
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.671	0.652	0.813	0.846	1.071	1.207
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.633	0.680	0.737	0.662	1.011	0.882
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.578	0.854	0.733	0.738	0.971	0.830
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.669	0.751	0.799	0.771	1.142	1.159
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.632	0.600	0.697	0.707	1.025	0.928
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.580	0.637	0.747	0.611	0.864	0.790
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.618	0.691	0.738	0.685	0.779	0.869
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.660	0.655	0.785	0.772	0.952	0.911
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.556	0.621	0.721	0.607	0.817	0.916
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.625	0.685	0.707	0.641	0.875	0.738
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.525	0.646	0.727	0.582	0.822	0.858
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.641	0.699	0.842	0.863	1.043	0.856
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.643	0.784	0.630	0.663	0.698	0.864
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.471	0.572	0.666	0.580	0.881	0.846
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.545	0.595	0.725	0.639	0.878	1.172
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.677	0.737	0.743	0.852	0.953	0.970
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.624	0.783	0.850	0.961	1.011	0.953
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.685	0.857	0.875	0.912	1.094	1.062
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.597	0.709	0.798	0.868	1.032	0.934
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.640	0.791	0.735	0.729	0.990	0.965
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.603	0.773	0.765	0.860	0.970	1.075
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.552	0.734	0.569	0.795	1.044	0.912
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.575	0.719	0.805	0.756	0.931	1.034
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.700	0.694	0.760	0.750	0.990	0.676
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.570	0.606	0.714	0.582	0.900	0.867
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.514	0.613	0.764	0.607	0.946	0.911
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.567	0.632	0.751	0.716	0.801	1.020
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.647	0.636	0.716	0.620	1.034	0.987
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.616	0.656	0.646	0.663	0.981	1.025
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.631	0.817	0.776	0.688	0.993	0.883
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.619	0.573	0.735	0.652	1.069	1.094
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.601	0.752	0.800	0.733	0.991	0.995
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.553	0.571	0.747	0.716	1.043	1.227
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.721	0.727	0.776	0.722	0.906	0.944
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.650	0.651	0.762	0.721	0.847	0.864
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.759	0.747	0.875	0.938	1.093	1.158
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.662	0.659	0.705	0.701	0.959	0.878
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.596	0.596	0.775	0.754	0.870	1.015
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.607	0.625	0.728	0.627	0.930	0.859
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.709	0.698	0.740	0.785	1.016	0.909
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.610	0.596	0.714	0.582	0.900	1.045
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.669	0.834	0.726	0.699	0.981	0.945
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.566	0.635	0.690	0.631	0.920	0.937
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.681	0.628	0.726	0.688	1.033	1.069
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.554	0.654	0.749	0.611	0.809	1.012
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.631	0.679	0.691	0.553	0.836	1.047
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.658	0.681	0.776	0.846	1.094	1.244
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.608	0.694	0.802	0.809	1.008	1.118
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.611	0.587	0.726	0.785	1.102	0.957
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.685	0.684	0.676	0.631	0.892	0.815
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.691	0.756	0.770	0.927	0.996	0.893
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.587	0.663	0.753	0.625	0.970	0.919
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.601	0.798	0.833	0.814	1.032	0.870
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.585	0.580	0.731	0.650	0.944	1.002
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.703	0.846	0.818	0.974	1.246	1.098
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.656	0.613	0.775	0.754	0.932	1.065
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.664	0.640	0.713	0.582	0.908	1.042
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.495	0.646	0.727	0.582	0.908	0.935
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.588	0.590	0.716	0.620	1.002	1.027

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.704	0.771	0.706	0.756	1.062	0.814
DV12	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.674	0.772	0.828	0.921	1.006	0.900
DV13	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.721	0.775	0.806	0.824	1.116	0.941
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.518	0.559	0.734	0.796	0.884	0.979
DV3e	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.566	0.753	0.833	0.760	1.054	1.010
DV2e	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.701	0.682	0.841	0.851	1.097	1.082
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.606	0.607	0.800	0.754	0.989	1.129
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.586	0.814	0.832	0.865	0.941	0.977
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.637	0.662	0.695	0.553	0.871	0.942
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.606	0.595	0.800	0.754	0.959	1.086
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.615	0.683	0.742	0.647	0.856	0.836
DV13	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.775	0.844	0.706	0.756	1.062	0.749
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.634	0.609	0.709	0.580	0.879	0.964
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.654	0.696	0.743	0.687	0.882	0.986
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.531	0.627	0.669	0.580	0.897	0.759
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.655	0.641	0.712	0.664	0.969	0.825
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.582	0.605	0.711	0.620	0.961	1.141
DV3e	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.679	0.724	0.864	0.938	1.062	1.250
DV3d	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.630	0.731	0.820	0.760	0.922	1.039
DV3d	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.630	0.651	0.817	0.891	1.151	1.309
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.662	0.668	0.705	0.701	0.959	0.840
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.644	0.640	0.712	0.667	1.016	0.889
DV11	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.783	0.768	0.758	0.798	0.997	0.744
DV3e	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.747	0.713	0.847	0.938	1.062	1.181
DV3m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.682	0.665	0.839	0.846	1.218	1.343
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.581	0.558	0.721	0.607	0.903	1.133
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.626	0.597	0.701	0.721	0.880	0.870
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.565	0.674	0.764	0.607	0.977	0.911
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.674	0.669	0.792	0.796	0.979	1.063
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.693	0.717	0.773	0.822	0.949	0.822
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.633	0.680	0.737	0.662	0.979	0.882
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.508	0.600	0.704	0.611	0.944	0.799
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.591	0.661	0.777	0.721	0.820	0.914
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.613	0.570	0.734	0.652	1.044	1.135
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.637	0.713	0.636	0.596	0.929	0.944
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.669	0.817	0.726	0.699	0.951	0.908
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.664	0.851	0.765	0.860	1.001	1.075
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.617	0.728	0.748	0.783	1.093	0.989
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.617	0.743	0.748	0.783	1.129	1.029
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.706	0.802	0.781	0.955	1.043	1.007
DV2m	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.712	0.723	0.786	0.897	1.022	0.882
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.627	0.600	0.800	0.908	1.033	0.981
DV12	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.691	0.713	0.796	0.781	1.027	0.916
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.660	0.655	0.785	0.772	0.923	0.911
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.657	0.698	0.783	0.868	1.032	0.883
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.626	0.609	0.701	0.721	0.909	0.905
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.600	0.641	0.725	0.639	0.878	1.127
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.563	0.532	0.672	0.650	0.981	1.008
DV2d	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.667	0.899	0.793	0.925	1.184	1.103
DV2e	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.756	0.764	0.779	0.725	0.907	1.020
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.524	0.622	0.721	0.607	0.903	0.999
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.547	0.637	0.747	0.611	0.955	0.861
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.613	0.585	0.734	0.652	0.915	1.001
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.574	0.723	0.707	0.688	0.942	1.042
DV3m	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.602	0.674	0.858	0.795	1.115	1.120
DV2d	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.734	0.895	0.892	1.076	1.072	0.948
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.562	0.628	0.772	0.684	0.961	1.060
DV3d	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.637	0.823	0.759	0.725	0.914	1.043
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.664	0.657	0.713	0.582	0.796	0.919
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.606	0.583	0.747	0.611	0.925	1.015
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.579	0.672	0.709	0.553	0.899	0.997
DV13	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.746	0.731	0.779	0.827	1.070	0.880
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.554	0.717	0.709	0.553	0.899	0.828
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.600	0.654	0.725	0.639	0.907	1.172
DV3m	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.629	0.704	0.815	0.756	1.059	1.064
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.688	0.753	0.707	0.641	0.903	0.738
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.662	0.671	0.791	0.868	1.062	0.829
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.645	0.801	0.816	0.865	0.941	0.924
DV3e	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.709	0.757	0.821	0.892	1.009	1.187
DV3e	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.671	0.635	0.813	0.846	1.184	1.369

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.566	0.635	0.690	0.631	0.892	0.937
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.551	0.593	0.744	0.647	0.968	0.894
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.741	0.760	0.812	0.921	1.006	0.851
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.542	0.720	0.805	0.756	1.029	1.128
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.579	0.684	0.742	0.647	0.946	0.912
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.703	0.740	0.822	0.972	1.094	0.914
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.613	0.646	0.811	0.796	0.997	1.010
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.632	0.681	0.774	0.763	0.949	1.017
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.674	0.638	0.774	0.851	1.178	1.133
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.616	0.647	0.724	0.615	0.937	0.972
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.610	0.664	0.719	0.615	0.898	1.080
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.668	0.755	0.824	0.778	1.071	0.980
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.698	0.728	0.691	0.596	0.884	0.780
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.607	0.625	0.728	0.627	0.901	0.859
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.619	0.758	0.766	0.810	1.064	0.957
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.694	0.632	0.744	0.827	1.029	0.737
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.623	0.664	0.751	0.716	0.914	1.113
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.633	0.648	0.711	0.761	0.916	0.809
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.580	0.637	0.747	0.611	0.837	0.790
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.532	0.583	0.759	0.639	0.888	0.928
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.590	0.583	0.680	0.645	0.918	0.954
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.694	0.680	0.714	0.722	0.973	0.988
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.542	0.621	0.755	0.710	0.944	0.985
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.587	0.663	0.753	0.625	0.940	0.919
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.718	0.811	0.755	0.688	0.862	1.025
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.724	0.696	0.730	0.675	0.921	0.706
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.658	0.645	0.730	0.675	0.921	0.734
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.661	0.755	0.753	0.725	0.918	0.918
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.655	0.641	0.712	0.664	0.938	0.825
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.663	0.669	0.767	0.796	0.861	0.995
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.506	0.699	0.723	0.647	0.862	0.854
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.644	0.640	0.712	0.667	0.984	0.889
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.635	0.728	0.789	0.905	1.021	1.070
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.672	0.735	0.835	0.756	1.079	1.217
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.721	0.708	0.776	0.722	1.001	1.070
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.650	0.651	0.762	0.721	0.820	0.864
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.622	0.816	0.800	0.733	0.960	0.844
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.563	0.542	0.672	0.650	1.013	1.049
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.525	0.646	0.727	0.582	0.796	0.858
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.667	0.782	0.643	0.592	0.869	0.894
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.514	0.625	0.764	0.607	0.977	0.947
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.763	0.747	0.781	0.725	1.026	1.115
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.607	0.648	0.693	0.756	1.153	0.857
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.572	0.836	0.741	0.699	0.951	0.847
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.701	0.664	0.841	0.851	1.212	1.227
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.629	0.668	0.824	0.913	1.086	0.929
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.665	0.736	0.736	0.713	0.941	0.679
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.645	0.724	0.753	0.625	0.970	0.845
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.552	0.606	0.745	0.607	0.929	0.959
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.656	0.642	0.775	0.754	0.870	0.976
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.496	0.539	0.687	0.611	0.898	0.842
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.605	0.620	0.748	0.801	0.964	0.852
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.672	0.618	0.775	0.919	1.106	0.760
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.587	0.664	0.739	0.645	0.855	0.804
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.790	0.899	0.722	0.714	1.020	0.717
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.585	0.580	0.731	0.650	0.914	1.002
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.580	0.714	0.783	0.780	1.049	1.071
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.596	0.598	0.712	0.664	0.969	0.933
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.664	0.640	0.713	0.582	0.880	1.042
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.596	0.596	0.775	0.754	0.843	1.015
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.704	0.807	0.787	0.875	0.956	0.855
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.609	0.757	0.816	0.819	0.990	0.894
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.668	0.620	0.751	0.756	1.093	0.769
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.570	0.603	0.734	0.796	0.913	0.942
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.666	0.705	0.815	0.809	1.152	1.233
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.495	0.646	0.727	0.582	0.880	0.935
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.613	0.570	0.734	0.652	1.012	1.135
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.647	0.610	0.699	0.620	0.984	1.081
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.542	0.644	0.692	0.553	0.855	0.872
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.722	0.745	0.756	0.742	0.976	0.871

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.543	0.614	0.804	0.760	1.001	1.093
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.518	0.563	0.653	0.580	0.853	0.799
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.631	0.865	0.787	0.916	1.002	0.920
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.631	0.712	0.691	0.553	0.781	0.961
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.718	0.823	0.722	0.714	1.020	0.780
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.576	0.631	0.724	0.580	0.907	1.061
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.479	0.557	0.724	0.641	0.929	1.029
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.710	0.681	0.957	0.941	1.064	1.193
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.584	0.597	0.759	0.741	1.162	1.004
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.642	0.642	0.742	0.647	0.856	0.948
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.608	0.768	0.791	0.774	0.981	0.975
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.582	0.634	0.711	0.620	0.898	1.046
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.637	0.696	0.692	0.553	0.883	1.050
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.667	0.655	0.800	0.754	0.989	1.086
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.675	0.703	0.720	0.662	0.920	0.841
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.579	0.618	0.778	0.796	0.958	1.140
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.623	0.626	0.742	0.742	1.058	0.916
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.559	0.584	0.739	0.756	1.032	1.202
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.734	0.885	0.777	0.925	1.184	1.043
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.696	0.669	0.831	0.795	1.083	1.272
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.742	0.696	0.744	0.798	1.082	0.753
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.725	0.793	0.757	0.688	0.975	1.120
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.561	0.635	0.778	0.679	0.900	0.847
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.581	0.584	0.721	0.607	0.844	1.039
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.634	0.638	0.709	0.580	0.821	0.884
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.664	0.705	0.770	0.760	1.043	1.027
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.728	0.699	0.789	0.756	1.029	1.209
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.698	0.728	0.691	0.596	0.856	0.780
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.592	0.655	0.752	0.675	0.879	0.908
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.501	0.633	0.781	0.679	0.870	0.885
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.678	0.682	0.779	0.827	1.070	0.995
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.675	0.646	0.744	0.798	1.082	0.783
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.577	0.677	0.705	0.596	0.884	0.898
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.502	0.583	0.759	0.639	0.981	1.011
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.620	0.576	0.808	0.860	1.044	0.963
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.650	0.670	0.791	0.822	1.043	0.867
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.547	0.637	0.747	0.611	0.925	0.861
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.591	0.595	0.745	0.607	0.959	1.155
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.568	0.708	0.715	0.652	0.922	1.064
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.736	0.739	0.783	0.771	1.142	1.095
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.678	0.670	0.706	0.615	0.920	1.023
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.699	0.801	0.789	0.905	1.054	1.070
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.631	0.749	0.746	0.722	0.991	1.032
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.744	0.843	0.833	0.855	1.024	1.000
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.471	0.658	0.764	0.611	0.835	0.908
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.571	0.814	0.775	0.696	0.941	1.040
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.606	0.639	0.744	0.647	0.968	0.860
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.584	0.725	0.719	0.615	0.813	0.840
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.605	0.646	0.739	0.756	0.882	1.083
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.604	0.681	0.730	0.725	0.991	1.037
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.735	0.825	0.824	0.778	1.071	0.901
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.694	0.645	0.744	0.827	1.062	0.767
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.670	0.745	0.800	0.819	0.990	0.846
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.613	0.636	0.739	0.645	0.855	0.948
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.526	0.619	0.723	0.680	0.991	1.282
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.511	0.651	0.787	0.684	0.961	1.166
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.767	0.701	0.803	0.812	1.153	1.165
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.610	0.633	0.732	0.582	0.946	0.992
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.606	0.633	0.820	0.754	1.008	1.031
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.689	0.647	0.800	0.908	1.033	0.943
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.724	0.710	0.730	0.675	0.950	0.734
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.668	0.683	0.728	0.627	0.930	0.790
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.676	0.851	0.719	0.738	0.971	0.925
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.606	0.611	0.747	0.611	0.864	0.931
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.779	0.764	0.740	0.785	1.016	0.836
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.588	0.620	0.713	0.620	1.015	1.143
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.716	0.789	0.840	0.918	1.050	0.875
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.728	0.901	0.804	0.907	1.128	1.030
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.623	0.664	0.751	0.716	0.885	1.113
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.728	0.721	0.705	0.701	0.959	0.808

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.645	0.724	0.753	0.625	0.940	0.845
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.584	0.597	0.759	0.741	1.126	1.004
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.605	0.659	0.739	0.756	0.910	1.126
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.683	0.736	0.791	0.885	0.970	0.715
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.642	0.626	0.742	0.647	0.946	1.075
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.584	0.571	0.687	0.611	0.927	0.975
DV13	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.665	0.680	0.830	0.922	1.283	1.072
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.639	0.698	0.741	0.784	0.949	0.881
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.626	0.634	0.718	0.721	0.926	0.826
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.692	0.655	0.794	0.801	0.975	0.934
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.482	0.637	0.682	0.580	0.897	0.803
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.675	0.711	0.720	0.662	0.920	0.805
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.576	0.645	0.775	0.716	0.911	1.135
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.639	0.640	0.818	0.858	0.992	0.940
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.699	0.786	0.789	0.905	1.021	1.028
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.674	0.716	0.767	0.735	1.053	0.874
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.568	0.642	0.764	0.722	0.951	1.038
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.596	0.598	0.712	0.664	0.938	0.933
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.654	0.740	0.761	0.687	0.928	0.937
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.610	0.621	0.732	0.582	0.917	0.954
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.502	0.562	0.745	0.607	0.929	0.998
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.634	0.600	0.807	0.838	1.002	1.098
DV13	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.644	0.724	0.755	0.785	1.016	1.000
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.607	0.808	0.569	0.795	1.044	0.912
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.624	0.759	0.740	0.826	1.117	1.008
DV3d	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.545	0.634	0.792	0.798	1.026	1.098
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.633	0.674	0.779	0.716	0.927	1.019
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.770	0.763	0.760	0.750	0.990	0.676
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.689	0.731	0.772	0.763	0.927	1.015
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.595	0.646	0.679	0.685	0.836	0.909
DV13	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.706	0.656	0.884	1.071	1.153	1.028
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.749	0.735	0.798	0.840	1.049	0.784
DV2e	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.666	0.731	0.831	0.795	0.981	0.990
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.625	0.597	0.728	0.688	1.058	1.114
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.681	0.658	0.726	0.688	0.935	0.981
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.696	0.712	0.777	0.763	0.966	0.913
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.493	0.575	0.755	0.710	0.944	1.024
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.650	0.670	0.791	0.822	1.010	0.867
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.613	0.655	0.767	0.735	1.053	0.951
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.610	0.597	0.653	0.580	0.881	0.926
DV2m	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.616	0.750	0.879	0.795	1.135	1.064
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.622	0.832	0.800	0.733	0.991	0.878
DV2e	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.747	0.747	0.847	0.938	0.961	1.084
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.656	0.626	0.775	0.754	0.962	1.107
DV2d	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.742	1.009	0.826	1.026	1.062	0.952
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.569	0.619	0.715	0.721	0.880	0.957
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.532	0.583	0.759	0.639	0.860	0.928
DV13	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.738	0.686	0.840	1.017	1.095	0.976
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.635	0.885	0.704	0.664	0.903	0.949
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.563	0.565	0.689	0.650	1.032	0.958
DV2m	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.643	0.784	0.835	0.756	1.079	1.011
DV3m	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.687	0.653	0.979	0.941	1.234	1.319
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.463	0.598	0.739	0.639	0.907	1.051
DV2e	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.661	0.740	0.817	0.760	0.954	0.876
DV2d	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.704	0.830	0.804	0.907	1.128	1.214
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.620	0.576	0.808	0.860	1.012	0.963
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.656	0.642	0.775	0.754	0.843	0.976
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.558	0.656	0.752	0.675	0.971	0.991
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.538	0.607	0.752	0.675	0.879	0.945
DV2m	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.763	0.778	0.800	0.725	1.045	1.018
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.581	0.569	0.721	0.607	0.932	1.178
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.553	0.664	0.739	0.645	0.945	0.877
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.576	0.631	0.724	0.580	0.879	1.061
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.570	0.695	0.702	0.607	0.834	1.177
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.632	0.612	0.697	0.707	1.058	0.965
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.529	0.636	0.778	0.679	0.995	0.923
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.634	0.621	0.709	0.580	0.907	1.003
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.606	0.668	0.717	0.675	0.897	1.147
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.677	0.722	0.646	0.663	0.981	1.025
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.619	0.692	0.708	0.714	1.106	0.821

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.628	0.786	0.760	0.696	0.912	0.945
DV3m	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.621	0.662	0.751	0.760	1.024	0.863
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.524	0.629	0.721	0.615	0.920	0.898
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.612	0.742	0.774	0.767	1.042	0.977
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.622	0.584	0.761	0.722	1.086	1.083
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.586	0.788	0.725	0.744	1.039	1.034
DV3e	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.710	0.663	0.957	0.941	1.176	1.352
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.534	0.681	0.748	0.650	0.913	1.108
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.583	0.675	0.732	0.582	0.917	0.824
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.551	0.726	0.719	0.615	0.898	0.916
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.577	0.677	0.705	0.596	0.856	0.898
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.673	0.816	0.774	0.767	1.075	0.977
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.554	0.588	0.669	0.580	0.869	0.914
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.631	0.712	0.691	0.553	0.756	0.961
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.582	0.634	0.711	0.620	0.870	1.046
DV12	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.760	0.778	0.796	0.781	1.027	0.843
DV2e	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.679	0.759	0.864	0.938	0.961	1.146
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.628	0.801	0.760	0.696	0.941	0.983
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.688	0.753	0.707	0.641	0.875	0.738
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.664	0.670	0.713	0.582	0.822	0.956
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.565	0.679	0.786	0.838	0.926	1.141
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.606	0.595	0.747	0.611	0.955	1.056
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.613	0.597	0.734	0.652	0.945	1.041
DV2e	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.709	0.793	0.821	0.892	0.913	1.089
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.639	0.698	0.741	0.784	0.920	0.881
DV11	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.712	0.781	0.773	0.798	0.997	0.787
DV3d	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.659	0.705	0.850	0.991	1.058	1.216
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.662	0.671	0.791	0.868	1.029	0.829
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.634	0.638	0.709	0.580	0.795	0.884
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.570	0.603	0.734	0.796	0.884	0.942
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.619	0.728	0.735	0.729	1.022	1.138
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.671	0.643	0.714	0.582	0.900	1.004
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.671	0.656	0.714	0.582	0.929	1.045
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.641	0.713	0.842	0.863	1.043	0.890
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.596	0.637	0.776	0.700	1.116	0.962
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.618	0.683	0.772	0.871	0.989	0.908
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.629	0.920	0.741	0.699	0.981	0.847
DV3d	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.665	0.792	0.825	0.938	0.981	1.181
DV3m	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.690	0.774	0.892	0.938	1.093	1.274
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.553	0.571	0.747	0.716	1.010	1.227
DV2d	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.697	0.863	0.846	0.955	1.187	1.084
DV2d	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.685	0.874	0.875	0.912	1.094	1.104
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.502	0.583	0.759	0.639	0.951	1.011
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.552	0.618	0.745	0.607	0.959	0.998
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.668	0.683	0.728	0.627	0.901	0.790
DV2e	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.671	0.665	0.813	0.846	1.071	1.256
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.632	0.612	0.697	0.707	1.025	0.965
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.581	0.584	0.721	0.607	0.817	1.039
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.574	0.747	0.812	0.801	0.853	0.985
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.662	0.715	0.809	0.776	1.001	0.830
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.619	0.573	0.735	0.652	1.035	1.094
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.619	0.714	0.735	0.729	0.990	1.094
DV11	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.794	0.738	0.781	0.894	1.146	0.780
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.679	0.801	0.748	0.783	1.129	0.989
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.471	0.572	0.666	0.580	0.853	0.846
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.601	0.767	0.800	0.733	0.991	1.035
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.647	0.636	0.716	0.620	1.002	0.987
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.607	0.638	0.728	0.627	0.930	0.893
DV3d	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.551	0.712	0.768	0.756	0.951	1.065
DV2d	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.761	0.931	0.794	0.870	1.084	0.969
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.623	0.696	0.751	0.716	0.827	1.020
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.669	0.885	0.756	0.777	1.022	0.826
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.662	0.672	0.705	0.701	0.959	0.913
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.575	0.671	0.725	0.761	0.916	0.890
DV13	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.709	0.712	0.740	0.785	1.016	0.945
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.634	0.671	0.728	0.718	1.038	0.804
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.455	0.643	0.796	0.679	0.870	0.936
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.550	0.670	0.753	0.756	0.910	1.191
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.668	0.620	0.751	0.756	1.059	0.769
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.632	0.614	0.826	0.812	1.003	0.922

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.674	0.615	0.734	0.652	1.044	1.092
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.528	0.568	0.716	0.679	0.966	0.834
DV2d	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.650	0.928	0.848	0.867	1.039	1.110
DV3e	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.628	0.731	0.831	0.795	1.083	1.079
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.585	0.632	0.770	0.840	0.948	1.117
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.606	0.611	0.747	0.611	0.837	0.931
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.601	0.752	0.800	0.733	0.960	0.995
DV2e	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.721	0.742	0.776	0.722	0.906	0.981
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.618	0.726	0.767	0.781	0.990	0.906
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.551	0.594	0.680	0.645	0.918	0.793
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.647	0.648	0.716	0.620	1.034	1.027
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.611	0.599	0.726	0.785	1.102	0.995
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.619	0.584	0.735	0.652	1.069	1.138
DV3m	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.759	0.762	0.875	0.938	1.093	1.205
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.589	0.623	0.783	0.817	0.992	1.006
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.732	0.810	0.736	0.713	0.941	0.679
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.702	0.690	0.818	0.858	0.992	0.903
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.681	0.641	0.726	0.688	1.033	1.112
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.553	0.583	0.747	0.716	1.043	1.276
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.656	0.626	0.775	0.754	0.932	1.107
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.651	0.745	0.757	0.740	0.911	0.844
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.562	0.628	0.772	0.684	0.931	1.060
DV3e	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.698	0.726	0.819	0.812	1.153	1.281
DV2e	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.701	0.696	0.841	0.851	1.097	1.125
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.533	0.674	0.754	0.645	0.855	0.851
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.633	0.709	0.775	0.716	0.940	1.135
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.507	0.608	0.752	0.675	0.971	1.030
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.649	0.628	0.744	0.647	0.968	1.035
DV11	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.824	0.809	0.798	0.840	1.049	0.700
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.518	0.616	0.728	0.582	0.929	0.917
DV12	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.691	0.727	0.796	0.781	1.027	0.953
DV12	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.794	0.813	0.756	0.742	0.976	0.801
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.516	0.665	0.779	0.722	0.951	1.142
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.606	0.607	0.800	0.754	0.959	1.129
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.564	0.660	0.762	0.647	0.986	0.849
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.644	0.653	0.712	0.667	1.016	0.924
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.669	0.834	0.726	0.699	0.951	0.945
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.610	0.696	0.719	0.615	0.813	0.990
DV12	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.752	0.731	0.859	0.960	1.052	0.935
DV3d	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.658	0.694	0.776	0.846	1.094	1.294
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.531	0.627	0.669	0.580	0.869	0.759
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.634	0.621	0.709	0.580	0.879	1.003
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.596	0.637	0.776	0.700	1.081	0.962
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.681	0.786	0.735	0.729	1.022	1.094
DV3m	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.565	0.686	0.767	0.760	1.024	0.950
DV12	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.678	0.726	0.848	0.871	1.232	1.027
DV2e	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.666	0.739	0.815	0.809	1.042	1.131
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.639	0.613	0.721	0.607	0.932	1.133
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.742	0.767	0.720	0.662	0.920	0.774
DV2d	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.708	0.930	0.875	0.912	1.094	0.901
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.678	0.698	0.724	0.615	0.937	0.934
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.706	0.819	0.781	0.955	1.043	1.048
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.581	0.569	0.721	0.607	0.903	1.178
DV3m	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.721	0.809	0.848	0.892	1.038	1.211
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.612	0.757	0.774	0.767	1.075	1.016
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.617	0.743	0.748	0.783	1.093	1.029
DV3d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.630	0.746	0.820	0.760	0.922	1.080
DV3d	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.630	0.664	0.817	0.891	1.151	1.362
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.662	0.685	0.791	0.868	1.062	0.863
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.674	0.683	0.792	0.796	0.979	1.106
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.626	0.609	0.701	0.721	0.880	0.905
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.662	0.715	0.809	0.776	0.970	0.830
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.476	0.672	0.756	0.645	0.827	0.889
DV3d	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.598	0.705	0.791	0.846	1.094	1.368
DV3e	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.623	0.741	0.817	0.760	1.054	0.955
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.687	0.763	0.785	0.694	1.011	0.837
DV2d	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.734	0.913	0.892	1.076	1.072	0.986
DV3d	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.599	0.792	0.794	0.722	0.876	1.085
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.508	0.600	0.704	0.611	0.915	0.799
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.625	0.621	0.746	0.688	1.077	1.018

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.613	0.597	0.734	0.652	0.915	1.041
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.664	0.670	0.713	0.582	0.796	0.956
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.658	0.721	0.744	0.675	0.950	0.694
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.534	0.592	0.776	0.675	0.999	0.989
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.719	0.700	0.904	1.011	1.107	0.984
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.712	0.737	0.786	0.897	1.022	0.917
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.728	0.732	0.789	0.756	0.931	1.109
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.618	0.726	0.767	0.781	0.959	0.906
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.576	0.685	0.795	0.716	0.957	1.078
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.606	0.595	0.747	0.611	0.925	1.056
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.576	0.661	0.724	0.580	0.821	0.973
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.682	0.731	0.793	0.795	1.001	1.202
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.682	0.678	0.839	0.846	1.218	1.396
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.565	0.674	0.764	0.607	0.946	0.911
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.694	0.645	0.744	0.827	1.029	0.767
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.724	0.710	0.730	0.675	0.921	0.734
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.656	0.772	0.771	0.742	0.976	0.958
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.581	0.742	0.861	0.851	1.061	1.244
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.607	0.638	0.728	0.627	0.901	0.893
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.595	0.687	0.696	0.685	0.879	0.864
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.600	0.654	0.725	0.639	0.878	1.172
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.657	0.709	0.769	0.761	0.926	0.976
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.664	0.851	0.765	0.860	0.970	1.075
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.563	0.542	0.672	0.650	0.981	1.049
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.624	0.699	0.785	0.694	1.011	0.911
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.554	0.619	0.666	0.580	0.881	1.018
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.694	0.807	0.816	0.725	1.045	1.120
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.527	0.682	0.809	0.795	1.001	1.122
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.591	0.694	0.807	0.822	1.043	0.953
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.632	0.614	0.826	0.812	0.971	0.922
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.579	0.672	0.709	0.553	0.871	0.997
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.668	0.713	0.693	0.756	1.153	0.857
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.677	0.783	0.761	0.852	0.971	0.921
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.767	0.734	0.803	0.812	1.043	1.068
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.589	0.623	0.783	0.817	0.961	1.006
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.605	0.575	0.733	0.744	1.114	0.977
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.674	0.615	0.734	0.652	1.012	1.092
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.636	0.737	0.770	0.760	1.043	0.820
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.562	0.641	0.772	0.684	0.961	1.103
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.603	0.649	0.782	0.796	0.952	1.147
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.609	0.628	0.747	0.716	1.043	1.227
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.604	0.650	0.727	0.582	0.908	1.103
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.708	0.714	0.858	0.795	1.115	1.297
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.696	0.701	0.831	0.795	0.981	1.167
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.554	0.717	0.709	0.553	0.871	0.828
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.655	0.645	0.712	0.664	0.969	0.897
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.613	0.659	0.811	0.796	0.997	1.050
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.664	0.605	0.783	0.871	1.118	0.776
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.644	0.653	0.712	0.667	0.984	0.924
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.647	0.799	0.756	0.777	1.022	0.936
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.674	0.651	0.774	0.851	1.178	1.178
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.672	0.631	0.775	0.919	1.106	0.790
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.569	0.657	0.733	0.721	0.926	0.909
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.651	0.745	0.757	0.740	0.883	0.844
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.623	0.696	0.751	0.716	0.801	1.020
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.700	0.680	0.760	0.750	0.990	0.728
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.546	0.581	0.687	0.611	0.927	0.809
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.590	0.595	0.680	0.645	0.918	0.993
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.468	0.611	0.732	0.675	0.897	1.029
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.571	0.716	0.831	0.756	1.059	1.126
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.697	0.970	0.865	1.023	1.019	0.991
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.658	0.809	0.795	0.725	0.907	0.915
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.633	0.661	0.711	0.761	0.916	0.842
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.668	0.632	0.751	0.756	1.093	0.800
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.735	0.682	0.751	0.756	1.093	0.769
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.629	0.679	0.809	0.801	0.975	1.028
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.628	0.850	0.791	0.774	0.981	0.860
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.692	0.686	0.794	0.801	0.882	0.857
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.503	0.675	0.754	0.645	0.945	0.927
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.688	0.655	0.802	0.926	1.230	1.042

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV2m	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.759	0.793	0.897	0.938	1.113	1.100
DV3m	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.640	0.691	0.750	0.809	1.119	1.184
DV3m	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.694	0.694	0.714	0.722	0.973	1.027
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.605	0.632	0.748	0.801	0.964	0.886
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.630	0.728	0.789	0.822	0.949	0.870
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.634	0.628	0.807	0.838	0.907	1.007
DV11	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.753	0.765	0.865	1.080	1.172	0.885
DV12	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.722	0.760	0.756	0.742	0.976	0.905
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.608	0.847	0.741	0.699	0.981	0.999
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.591	0.884	0.775	0.696	0.941	0.882
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.570	0.615	0.734	0.796	0.913	0.979
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.580	0.650	0.747	0.611	0.864	0.821
DV11	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.760	0.706	0.822	0.941	1.207	0.821
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.656	0.655	0.775	0.754	0.870	1.015
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.655	0.654	0.712	0.664	0.969	0.858
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.647	0.605	0.730	0.701	1.083	0.737
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.629	0.774	0.784	0.738	0.951	0.868
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.642	0.655	0.742	0.647	0.856	0.986
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.689	0.765	0.772	0.763	0.839	0.931
DV3m	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.740	0.747	0.815	0.756	1.059	1.233
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.514	0.625	0.764	0.607	0.946	0.947
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.675	0.717	0.720	0.662	0.920	0.875
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.742	0.710	0.744	0.798	1.082	0.783
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.621	0.712	0.762	0.647	0.986	0.817
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.681	0.834	0.766	0.810	1.064	0.957
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.707	0.675	0.742	0.647	0.946	1.033
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.605	0.575	0.733	0.744	1.079	0.977
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.671	0.683	0.732	0.582	0.946	0.954
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.608	0.783	0.791	0.774	0.981	1.014
DV2m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.682	0.707	0.860	0.846	1.240	1.275
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.639	0.613	0.721	0.607	0.903	1.133
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.623	0.639	0.742	0.742	1.058	0.953
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.591	0.694	0.807	0.822	1.010	0.953
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.479	0.557	0.724	0.641	0.900	1.029
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.616	0.697	0.662	0.663	0.999	0.973
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.686	0.818	0.740	0.826	1.117	0.969
DV2e	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.710	0.695	0.957	0.941	1.064	1.240
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.655	0.645	0.712	0.664	0.938	0.897
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.637	0.696	0.692	0.553	0.855	1.050
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.601	0.814	0.833	0.814	1.032	0.905
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.619	0.608	0.754	0.652	1.088	1.039
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.622	0.611	0.761	0.722	0.983	0.993
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.565	0.846	0.816	0.733	0.991	0.929
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.584	0.609	0.759	0.741	1.162	1.045
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.667	0.655	0.800	0.754	0.959	1.086
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.585	0.641	0.759	0.639	0.888	0.928
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.667	0.668	0.800	0.754	0.989	1.129
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.600	0.665	0.801	0.772	0.952	0.964
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.528	0.580	0.784	0.639	1.010	1.010
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.581	0.596	0.721	0.607	0.844	1.080
DV13	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.746	0.746	0.779	0.827	1.070	0.915
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.471	0.658	0.764	0.611	0.809	0.908
DV2d	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.795	0.895	0.863	1.126	1.164	1.097
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.526	0.619	0.723	0.680	0.960	1.282
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.511	0.651	0.787	0.684	0.931	1.166
DV3e	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.696	0.682	0.831	0.795	1.083	1.323
DV3e	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.728	0.713	0.789	0.756	1.029	1.257
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.579	0.631	0.778	0.796	0.958	1.186
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.650	0.683	0.791	0.822	1.043	0.901
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.543	0.627	0.804	0.760	1.001	1.137
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.620	0.587	0.808	0.860	1.044	1.001
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.635	0.939	0.733	0.738	0.971	0.830
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.579	0.618	0.778	0.796	0.928	1.140
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.634	0.651	0.709	0.580	0.821	0.920
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.634	0.671	0.728	0.718	1.006	0.804
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.588	0.620	0.713	0.620	0.984	1.143
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.569	0.548	0.734	0.796	0.957	0.957
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.652	0.601	0.765	0.725	1.088	1.126
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.634	0.630	0.742	0.738	1.009	0.924
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.688	0.644	0.728	0.688	1.058	1.071

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.596	0.777	0.723	0.647	0.862	1.007
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.576	0.661	0.724	0.580	0.795	0.973
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.732	0.681	0.799	0.809	1.152	1.121
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.578	0.710	0.727	0.582	0.822	0.858
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.559	0.595	0.739	0.756	1.032	1.250
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.645	0.867	0.725	0.744	1.072	1.034
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.661	0.724	0.805	0.756	1.029	1.330
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.591	0.595	0.745	0.607	0.929	1.155
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.775	0.718	0.804	0.812	1.180	1.167
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.674	0.678	0.793	0.851	1.199	1.076
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.536	0.701	0.739	0.615	0.937	0.853
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.591	0.607	0.745	0.607	0.959	1.201
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.620	0.810	0.795	0.725	1.003	0.998
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.699	0.801	0.789	0.905	1.021	1.070
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.681	0.761	0.708	0.714	1.106	0.821
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.606	0.623	0.747	0.611	0.864	0.968
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.571	0.814	0.775	0.696	0.912	1.040
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.689	0.660	0.800	0.908	1.033	0.981
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.706	0.669	0.884	1.071	1.153	1.069
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.665	0.694	0.830	0.922	1.283	1.115
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.694	0.723	0.732	0.722	0.991	0.938
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.751	0.810	0.791	0.885	0.970	0.715
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.610	0.633	0.732	0.582	0.917	0.992
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.655	0.654	0.712	0.664	0.938	0.858
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.565	0.688	0.764	0.607	0.977	0.947
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.606	0.645	0.820	0.754	1.008	1.072
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.629	0.774	0.784	0.738	0.921	0.868
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.605	0.659	0.739	0.756	0.882	1.126
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.584	0.571	0.687	0.611	0.898	0.975
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.610	0.597	0.653	0.580	0.853	0.926
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.641	0.666	0.711	0.620	0.992	1.141
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.584	0.609	0.759	0.741	1.126	1.045
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.578	0.764	0.786	0.760	1.043	0.902
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.452	0.519	0.720	0.675	0.931	0.895
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.767	0.715	0.803	0.812	1.153	1.212
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.674	0.644	0.734	0.652	0.945	1.001
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.715	0.798	0.828	1.016	1.297	1.272
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.604	0.650	0.727	0.582	0.880	1.103
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.634	0.612	0.807	0.838	1.002	1.141
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.563	0.565	0.689	0.650	1.000	0.958
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.584	0.583	0.687	0.611	0.927	1.013
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.626	0.647	0.718	0.721	0.926	0.859
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.613	0.668	0.767	0.735	1.053	0.989
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.650	0.683	0.791	0.822	1.010	0.901
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.626	0.634	0.718	0.721	0.897	0.826
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.606	0.633	0.820	0.754	0.976	1.031
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.674	0.711	0.811	0.796	0.997	1.010
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.482	0.637	0.682	0.580	0.869	0.803
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.564	0.661	0.697	0.645	0.935	0.753
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.668	0.794	0.801	0.975	0.972
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.738	0.699	0.840	1.017	1.095	1.015
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.534	0.681	0.748	0.650	0.884	1.108
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.715	0.895	0.831	0.867	1.039	1.009
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.654	0.740	0.761	0.687	0.899	0.937
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.616	0.681	0.721	0.615	0.920	1.082
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.616	0.613	0.750	0.703	1.070	0.936
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.681	0.671	0.726	0.688	0.935	1.020
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.547	0.650	0.747	0.611	0.955	0.895
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.602	0.741	0.825	0.776	1.001	0.913
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.590	0.546	0.743	0.680	1.072	1.234
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.550	0.692	0.745	0.725	0.991	1.097
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.656	0.655	0.775	0.754	0.843	1.015
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.540	0.632	0.734	0.679	0.984	0.792
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.463	0.598	0.739	0.639	0.878	1.051
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.532	0.594	0.759	0.639	0.888	0.965
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.692	0.965	0.810	0.870	1.084	1.066
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.582	0.804	0.750	0.729	1.022	1.021
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.620	0.587	0.808	0.860	1.012	1.001
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.619	0.773	0.766	0.810	1.064	0.995
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.569	0.548	0.734	0.796	0.988	0.957

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.610	0.609	0.653	0.580	0.881	0.963
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.616	0.571	0.769	0.684	1.098	1.106
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.690	0.758	0.833	0.760	1.054	1.191
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.628	0.700	0.757	0.816	1.175	1.192
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.580	0.650	0.747	0.611	0.837	0.821
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.688	0.737	0.808	0.941	1.005	1.156
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.763	0.794	0.800	0.725	1.045	1.059
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.568	0.655	0.764	0.722	0.951	1.080
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.552	0.642	0.759	0.639	0.981	1.011
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.545	0.711	0.727	0.582	0.908	0.935
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.668	0.688	0.728	0.627	0.930	0.859
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.662	0.685	0.791	0.868	1.029	0.863
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.670	0.711	0.857	1.017	1.095	1.074
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.622	0.695	0.690	0.631	0.920	0.862
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.687	0.666	0.979	0.941	1.234	1.372
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.729	0.759	0.778	0.771	1.095	1.217
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.600	0.665	0.801	0.772	0.923	0.964
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.622	0.832	0.800	0.733	0.960	0.878
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.695	0.840	0.901	1.022	1.258	1.157
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.631	0.655	0.759	0.827	1.062	0.811
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.563	0.576	0.689	0.650	1.032	0.996
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.698	0.761	0.819	0.812	1.043	1.175
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.604	0.576	0.753	0.693	1.012	1.025
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.697	0.733	0.737	0.662	1.011	0.848
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.626	0.763	0.824	0.941	1.005	1.271
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.644	0.964	0.892	0.912	1.094	0.991
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.570	0.615	0.734	0.796	0.884	0.979
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.628	0.786	0.792	0.722	0.906	0.880
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.658	0.721	0.744	0.675	0.921	0.694
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.615	0.642	0.739	0.756	1.032	1.202
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.633	0.670	0.737	0.662	1.011	0.922
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.643	0.597	0.731	0.650	1.043	1.050
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.610	0.737	0.824	0.821	1.139	1.084
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.638	0.770	0.783	0.780	1.083	1.030
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.580	0.627	0.755	0.710	0.944	1.161
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.628	0.801	0.760	0.696	0.912	0.983
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.794	0.753	0.781	0.894	1.146	0.811
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.622	0.698	0.690	0.631	0.920	0.937
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.639	0.642	0.721	0.607	0.844	1.039
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.585	0.796	0.852	0.756	1.079	1.069
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.634	0.651	0.709	0.580	0.795	0.920
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.622	0.595	0.761	0.722	1.086	1.126
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.510	0.658	0.739	0.639	0.907	1.051
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.701	0.698	0.820	0.874	1.181	0.998
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.574	0.622	0.711	0.707	1.058	1.021
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.665	0.736	0.736	0.713	0.941	0.761
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.724	0.793	0.744	0.675	0.950	0.694
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.632	0.723	0.793	0.763	0.966	0.966
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.590	0.620	0.697	0.645	0.935	0.906
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.681	0.630	0.735	0.652	1.069	1.094
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.596	0.649	0.776	0.700	1.116	1.001
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.659	0.719	0.850	0.991	1.058	1.265
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.671	0.656	0.714	0.582	0.900	1.045
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.585	0.641	0.759	0.639	0.860	0.928
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.662	0.729	0.809	0.776	1.001	0.863
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.735	0.682	0.751	0.756	1.059	0.769
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.542	0.633	0.755	0.710	0.944	1.024
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.530	0.686	0.746	0.582	0.946	0.871
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.679	0.801	0.748	0.783	1.093	0.989
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.552	0.618	0.745	0.607	0.929	0.998
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.668	0.697	0.728	0.627	0.930	0.821
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.672	0.646	0.726	0.785	1.102	0.957
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.581	0.596	0.721	0.607	0.817	1.080
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.725	0.843	0.776	0.688	0.993	1.064
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.679	0.817	0.748	0.783	1.129	1.029
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.545	0.665	0.739	0.639	0.907	1.239
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.667	0.701	0.776	0.697	1.064	0.893
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.668	0.632	0.751	0.756	1.059	0.800
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.698	0.738	0.728	0.718	1.038	0.804
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.688	0.656	0.823	0.862	1.118	1.093

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.761	0.950	0.794	0.870	1.084	1.008
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.641	0.666	0.711	0.620	0.961	1.141
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.619	0.728	0.735	0.729	0.990	1.138
DV3m	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.704	0.744	0.820	0.812	1.180	1.284
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.578	0.681	0.723	0.680	0.991	1.282
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.721	0.705	0.712	0.664	0.969	0.825
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.664	0.605	0.783	0.871	1.083	0.776
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.673	0.816	0.774	0.767	1.042	0.977
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.657	0.743	0.769	0.761	0.838	0.895
DV13	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.779	0.779	0.740	0.785	1.016	0.869
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.589	0.690	0.781	0.679	0.870	1.003
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.615	0.865	0.733	0.738	0.971	0.978
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.619	0.584	0.735	0.652	1.035	1.138
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.650	0.655	0.745	0.607	0.959	1.155
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.632	0.626	0.826	0.812	1.003	0.959
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.616	0.613	0.750	0.703	1.036	0.936
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.551	0.690	0.724	0.580	0.821	0.825
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.553	0.583	0.747	0.716	1.010	1.276
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.578	0.710	0.727	0.582	0.796	0.858
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.547	0.659	0.795	0.675	1.018	0.939
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.647	0.648	0.716	0.620	1.002	1.027
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.728	0.735	0.705	0.701	0.959	0.840
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.606	0.641	0.776	0.697	1.064	0.971
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.592	0.668	0.752	0.675	0.879	0.945
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.629	0.920	0.741	0.699	0.951	0.847
DV13	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.719	0.684	0.762	0.879	1.169	0.990
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.682	0.633	0.808	0.860	1.044	0.963
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.665	0.630	0.753	0.693	1.012	0.942
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.602	0.741	0.825	0.776	0.970	0.913
DV11	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.783	0.859	0.773	0.798	0.997	0.703
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.603	0.680	0.782	0.796	0.861	1.052
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.606	0.623	0.747	0.611	0.837	0.968
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.601	0.767	0.800	0.733	0.960	1.035
DV2d	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.662	0.916	0.820	0.907	1.128	1.089
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.697	0.733	0.737	0.662	0.979	0.848
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.622	0.695	0.690	0.631	0.892	0.862
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.558	0.647	0.704	0.611	0.944	0.769
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.550	0.670	0.753	0.756	0.882	1.191
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.674	0.644	0.734	0.652	0.915	1.001
DV13	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.715	0.756	0.727	0.847	1.222	0.887
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.668	0.688	0.728	0.627	0.901	0.859
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.702	0.704	0.818	0.858	0.992	0.940
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.528	0.660	0.762	0.611	0.864	0.869
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.674	0.731	0.767	0.735	1.053	0.909
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.554	0.731	0.764	0.611	0.835	1.071
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.633	0.670	0.737	0.662	0.979	0.922
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.674	0.627	0.734	0.652	1.044	1.135
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.610	0.666	0.728	0.582	0.929	1.105
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.604	0.576	0.753	0.693	0.981	1.025
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.502	0.595	0.759	0.639	0.981	1.052
DV13	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.673	0.791	0.883	1.023	1.151	1.017
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.622	0.698	0.690	0.631	0.892	0.937
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.667	0.696	0.820	0.754	1.008	1.031
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.606	0.652	0.744	0.647	0.968	0.894
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.647	0.605	0.730	0.701	1.050	0.737
DV12	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.752	0.746	0.859	0.960	1.052	0.972
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.564	0.618	0.724	0.641	0.929	1.213
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.698	0.659	0.807	0.838	1.002	1.098
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.590	0.546	0.743	0.680	1.039	1.234
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.452	0.519	0.720	0.675	0.902	0.895
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.585	0.644	0.770	0.840	0.948	1.161
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.637	0.740	0.709	0.553	0.899	0.997
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.574	0.622	0.711	0.707	1.025	1.021
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.479	0.568	0.724	0.641	0.929	1.070
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.547	0.650	0.747	0.611	0.925	0.895
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.649	0.641	0.744	0.647	0.968	1.077
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.571	0.864	0.807	0.774	0.981	0.909
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.616	0.571	0.769	0.684	1.064	1.106
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.687	0.694	1.003	0.941	1.257	1.253
DV12	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.760	0.794	0.796	0.781	1.027	0.877

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.678	0.740	0.848	0.871	1.232	1.068
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.545	0.577	0.773	0.838	0.961	0.991
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.633	0.709	0.775	0.716	0.911	1.135
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.604	0.681	0.727	0.582	0.822	1.011
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.596	0.649	0.776	0.700	1.081	1.001
DV13	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.756	0.718	0.823	0.862	1.118	1.005
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.643	0.597	0.731	0.650	1.010	1.050
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.681	0.801	0.735	0.729	1.022	1.138
DV2d	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.723	1.009	0.770	0.826	1.029	1.013
DV3m	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.662	0.727	0.858	0.795	1.115	1.077
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.671	0.731	0.719	0.615	0.898	1.080
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.646	0.672	0.758	0.697	0.969	0.885
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.629	0.711	0.809	0.801	0.882	0.942
DV13	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.759	0.799	0.848	0.867	1.175	0.952
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.552	0.642	0.759	0.639	0.951	1.011
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.721	0.705	0.712	0.664	0.938	0.825
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.545	0.711	0.727	0.582	0.880	0.935
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.662	0.729	0.809	0.776	0.970	0.863
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.518	0.616	0.728	0.582	0.900	0.917
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.645	0.640	0.833	0.838	1.031	1.119
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.591	0.633	0.764	0.607	0.977	1.097
DV12	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.719	0.714	0.904	1.011	1.107	1.024
DV2e	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.666	0.745	0.831	0.795	0.981	1.029
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.696	0.749	0.774	0.763	0.949	1.017
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.639	0.626	0.721	0.607	0.932	1.178
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.686	0.845	0.850	0.961	1.011	0.916
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.667	0.701	0.776	0.697	1.031	0.893
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.602	0.683	0.719	0.701	0.959	0.966
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.681	0.786	0.735	0.729	0.990	1.094
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.588	0.659	0.730	0.620	1.034	1.086
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.562	0.641	0.772	0.684	0.931	1.103
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.678	0.712	0.724	0.615	0.937	0.972
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.532	0.594	0.759	0.639	0.860	0.965
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.668	0.697	0.728	0.627	0.901	0.821
DV13	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.690	0.731	0.848	0.867	1.175	1.036
DV2e	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.732	0.713	0.799	0.809	1.042	1.028
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.682	0.633	0.808	0.860	1.012	0.963
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.664	0.617	0.783	0.871	1.118	0.807
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.694	0.952	0.787	0.916	1.002	0.920
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.606	0.641	0.776	0.697	1.031	0.971
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.666	0.642	0.730	0.801	0.947	0.897
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.618	0.600	0.752	0.675	0.971	1.168
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.674	0.655	0.739	0.645	0.945	0.994
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.657	0.757	0.788	0.908	1.080	1.107
DV2e	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.728	0.747	0.789	0.756	0.931	1.153
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.622	0.747	0.786	0.838	0.926	1.141
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.697	0.690	0.742	0.738	1.009	0.850
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.625	0.634	0.746	0.688	1.077	1.058
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.645	0.896	0.832	0.865	0.971	0.977
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.584	0.607	0.704	0.611	0.944	0.926
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.624	0.713	0.785	0.694	1.011	0.947
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.632	0.626	0.826	0.812	0.971	0.959
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.739	0.680	0.775	0.919	1.106	0.760
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.665	0.630	0.753	0.693	0.981	0.942
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.710	0.780	0.753	0.625	0.970	0.812
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.610	0.634	0.669	0.580	0.897	0.879
DV11	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.753	0.781	0.865	1.080	1.172	0.920
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.609	0.628	0.747	0.716	1.010	1.227
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.595	0.687	0.696	0.685	0.852	0.864
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.700	0.694	0.760	0.750	0.990	0.757
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.554	0.619	0.666	0.580	0.853	1.018
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.707	0.707	0.742	0.647	0.856	0.948
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.645	0.627	0.778	0.679	0.995	1.046
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.619	0.651	0.741	0.688	1.033	1.176
DV3d	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.545	0.647	0.792	0.798	1.026	1.142
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.639	0.642	0.721	0.607	0.817	1.039
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.676	0.768	0.822	1.006	1.098	1.060
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.652	0.630	0.765	0.725	0.984	1.032
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.770	0.748	0.760	0.750	0.990	0.728
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.645	0.715	0.753	0.625	0.970	0.883

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.612	0.757	0.774	0.767	1.042	1.016
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.673	0.832	0.774	0.767	1.075	1.016
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.682	0.746	0.793	0.795	1.001	1.250
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.683	0.758	0.876	0.960	1.052	1.029
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.767	0.749	0.803	0.812	1.043	1.111
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.729	0.806	0.744	0.800	1.173	0.850
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.576	0.685	0.795	0.716	0.927	1.078
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.558	0.669	0.752	0.675	0.971	1.030
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.650	0.695	0.777	0.721	0.936	0.997
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.605	0.586	0.733	0.744	1.114	1.016
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.635	0.814	0.805	0.905	1.054	1.131
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.592	0.787	0.792	0.722	1.001	0.960
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.655	0.658	0.712	0.664	0.969	0.933
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.596	0.636	0.790	0.754	0.962	1.171
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.541	0.645	0.804	0.639	1.028	0.959
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.735	0.695	0.751	0.756	1.093	0.800
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.506	0.631	0.736	0.607	0.844	0.969
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.634	0.740	0.705	0.596	0.884	0.825
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.647	0.815	0.756	0.777	1.022	0.974
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.760	0.721	0.822	0.941	1.207	0.854
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.696	0.715	0.831	0.795	0.981	1.214
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.677	0.766	0.662	0.663	0.999	0.973
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.546	0.581	0.687	0.611	0.898	0.809
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.674	0.627	0.734	0.652	1.012	1.135
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.585	0.664	0.726	0.667	1.016	0.978
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.641	0.697	0.711	0.620	0.898	1.046
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.685	0.689	0.742	0.742	1.058	0.916
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.748	0.863	0.862	1.130	1.192	1.182
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.642	0.705	0.792	0.798	1.026	1.294
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.634	0.745	0.705	0.596	0.884	0.898
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.497	0.661	0.762	0.611	0.955	0.947
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.551	0.690	0.724	0.580	0.795	0.825
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.617	0.753	0.815	0.867	1.128	1.062
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.733	0.730	0.779	0.831	1.122	0.948
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.616	0.614	0.770	0.654	0.972	0.981
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.690	0.822	0.915	0.938	1.113	1.210
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.623	0.570	0.875	0.756	1.065	1.219
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.569	0.657	0.733	0.721	0.897	0.909
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.617	0.685	0.778	0.679	0.900	0.814
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.688	0.668	0.802	0.926	1.230	1.084
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.794	0.830	0.756	0.742	0.976	0.833
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.648	0.792	0.768	0.756	0.951	1.256
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.740	0.792	0.850	0.897	1.033	1.064
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.708	0.729	0.858	0.795	1.115	1.349
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.647	0.807	0.782	0.812	1.051	1.136
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.520	0.690	0.724	0.580	0.907	0.900
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.559	0.694	0.757	0.647	0.856	0.884
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.599	0.572	0.700	0.722	1.055	1.040
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.634	0.641	0.807	0.838	0.907	1.047
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.700	0.794	0.801	0.882	0.891
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.661	0.759	0.805	0.756	0.931	1.219
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.640	0.716	0.844	0.851	1.061	1.131
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.756	0.690	0.857	1.084	1.234	0.828
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.737	0.690	0.798	0.872	1.196	0.787
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.759	0.809	0.897	0.938	1.113	1.144
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.609	0.641	0.747	0.716	1.043	1.276
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.621	0.676	0.751	0.760	1.024	0.898
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.695	0.675	0.826	0.812	1.003	0.922
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.590	0.572	0.743	0.680	0.970	1.132
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.729	0.795	0.778	0.771	0.991	1.117
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.502	0.595	0.759	0.639	0.951	1.052
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.735	0.751	0.728	0.627	0.930	0.790
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.591	0.884	0.775	0.696	0.912	0.882
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.672	0.774	0.831	0.756	1.059	1.356
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.631	0.655	0.759	0.827	1.029	0.811
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.679	0.747	0.793	0.658	1.021	0.855
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.605	0.586	0.733	0.744	1.079	1.016
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.742	0.783	0.720	0.662	0.920	0.805
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.709	0.792	0.755	0.785	1.016	0.919
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.551	0.679	0.732	0.675	0.897	1.214

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.608	0.847	0.741	0.699	0.951	0.999
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.535	0.715	0.796	0.679	0.870	1.104
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.585	0.619	0.745	0.650	1.043	1.155
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.616	0.598	0.769	0.684	0.994	1.014
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.707	0.688	0.742	0.647	0.946	1.075
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.528	0.660	0.762	0.611	0.837	0.869
DV11	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.722	0.765	0.796	0.894	1.146	0.858
DV3m	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.740	0.762	0.815	0.756	1.059	1.282
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.698	0.738	0.728	0.718	1.006	0.804
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.671	0.697	0.732	0.582	0.946	0.992
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.710	0.780	0.753	0.625	0.940	0.812
DV13	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.654	0.709	0.777	0.879	1.169	1.089
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.569	0.574	0.734	0.796	0.866	0.877
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.643	0.625	0.731	0.650	0.944	0.963
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.655	0.658	0.712	0.664	0.938	0.933
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.639	0.626	0.721	0.607	0.903	1.178
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.588	0.652	0.776	0.675	0.999	0.989
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.619	0.608	0.754	0.652	1.054	1.039
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.528	0.579	0.716	0.679	0.966	0.868
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.515	0.672	0.732	0.675	0.897	1.029
DV2d	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.795	0.913	0.863	1.126	1.164	1.141
DV3d	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.620	0.758	0.809	0.795	1.001	1.322
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.671	0.683	0.732	0.582	0.917	0.954
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.527	0.695	0.757	0.647	0.946	0.964
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.677	0.671	0.770	0.654	0.972	0.903
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.618	0.684	0.793	0.658	1.021	0.930
DV12	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.701	0.700	0.842	0.814	1.073	1.047
DV3e	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.628	0.746	0.831	0.795	1.083	1.122
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.580	0.798	0.798	0.780	1.083	1.133
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.724	0.793	0.744	0.675	0.921	0.694
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.645	0.715	0.753	0.625	0.940	0.883
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.604	0.681	0.727	0.582	0.796	1.011
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.569	0.559	0.734	0.796	0.957	0.995
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.686	0.834	0.740	0.826	1.117	1.008
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.648	0.686	0.783	0.817	0.992	1.006
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.634	0.643	0.742	0.738	1.009	0.961
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.647	0.605	0.730	0.701	1.083	0.826
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.585	0.664	0.726	0.667	0.984	0.978
DV2m	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.721	0.859	0.869	0.892	1.057	1.150
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.545	0.577	0.773	0.838	0.931	0.991
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.667	0.668	0.800	0.754	0.959	1.129
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.619	0.621	0.754	0.652	1.088	1.081
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.687	0.778	0.785	0.694	1.011	0.871
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.622	0.624	0.761	0.722	0.983	1.033
DV2m	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.682	0.721	0.860	0.846	1.240	1.326
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.634	0.745	0.705	0.596	0.856	0.898
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.576	0.694	0.751	0.662	1.011	1.014
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.579	0.631	0.778	0.796	0.928	1.186
DV12	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.686	0.844	0.902	0.966	1.105	0.974
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.565	0.846	0.816	0.733	0.960	0.929
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.560	0.747	0.756	0.645	0.827	1.049
DV3m	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.664	0.742	0.767	0.760	1.024	1.144
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.528	0.580	0.784	0.639	0.978	1.010
DV2e	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.690	0.793	0.833	0.760	0.954	1.093
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.647	0.682	0.713	0.620	1.015	1.143
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.645	0.867	0.725	0.744	1.039	1.034
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.692	0.720	0.824	0.913	1.086	0.893
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.576	0.692	0.721	0.615	0.920	0.898
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.634	0.740	0.705	0.596	0.856	0.825
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.652	0.613	0.765	0.725	1.088	1.171
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.650	0.695	0.777	0.721	0.906	0.997
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.518	0.625	0.749	0.796	0.913	1.036
DV3e	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.707	0.656	0.856	0.891	1.246	1.386
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.660	0.619	0.842	0.956	1.088	0.993
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.476	0.632	0.736	0.607	0.932	1.057
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.551	0.606	0.680	0.645	0.918	0.824
DV2d	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.708	0.949	0.875	0.912	1.094	0.937
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.591	0.607	0.745	0.607	0.929	1.201
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.616	0.614	0.770	0.654	0.941	0.981
DV2d	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.767	0.930	0.846	0.955	1.187	1.043

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.674	0.691	0.793	0.851	1.199	1.119
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.633	0.754	0.795	0.716	0.957	1.078
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.688	0.656	0.728	0.688	1.058	1.114
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.641	0.697	0.711	0.620	0.870	1.046
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.695	0.675	0.826	0.812	0.971	0.922
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.596	0.636	0.790	0.754	0.932	1.171
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.735	0.751	0.728	0.627	0.901	0.790
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.584	0.583	0.687	0.611	0.898	1.013
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.582	0.685	0.778	0.679	0.995	0.887
DV11	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.790	0.721	0.814	1.030	1.172	0.787
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.622	0.642	0.790	0.824	1.211	1.036
DV2d	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.755	0.970	0.836	1.070	1.105	1.147
DV12	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.771	0.764	0.842	0.814	1.073	0.963
DV3e	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.732	0.694	0.799	0.809	1.152	1.165
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.600	0.584	0.767	0.680	1.103	1.258
DV2m	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.677	0.809	0.879	0.795	1.135	1.023
DV12	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.773	0.851	0.867	0.819	1.128	0.912
DV2m	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.640	0.734	0.769	0.809	1.139	1.124
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.663	0.714	0.782	0.796	0.952	1.147
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.647	0.617	0.730	0.701	1.083	0.767
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.674	0.657	0.734	0.652	0.945	1.041
DV3m	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.775	0.732	0.804	0.812	1.180	1.214
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.606	0.645	0.820	0.754	0.976	1.072
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.649	0.668	0.762	0.647	0.986	0.983
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.497	0.661	0.762	0.611	0.925	0.947
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.520	0.690	0.724	0.580	0.879	0.900
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.610	0.609	0.653	0.580	0.853	0.963
DV11	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.749	0.822	0.814	0.840	1.049	0.740
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.569	0.574	0.734	0.796	0.894	0.877
DV2m	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.708	0.759	0.879	0.795	1.135	1.232
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.616	0.625	0.750	0.703	1.070	0.973
DV11	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.824	0.793	0.798	0.840	1.049	0.753
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.565	0.688	0.764	0.607	0.946	0.947
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.623	0.570	0.875	0.756	1.031	1.219
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.626	0.647	0.718	0.721	0.897	0.859
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.613	0.693	0.807	0.796	0.979	1.170
DV13	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.740	0.764	0.865	1.023	1.151	0.925
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.592	0.560	0.708	0.684	1.066	1.062
DV2m	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.694	0.737	0.732	0.722	0.991	0.976
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.658	0.721	0.744	0.675	0.950	0.777
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.566	0.627	0.791	0.710	0.925	0.956
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.679	0.747	0.793	0.658	0.989	0.855
DV2d	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.715	0.814	0.828	1.016	1.297	1.323
DV3m	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.705	0.667	0.735	0.809	1.119	1.076
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.668	0.702	0.728	0.627	0.930	0.893
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.569	0.559	0.734	0.796	0.988	0.995
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.613	0.728	0.735	0.662	0.920	0.925
DV2d	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.715	0.913	0.831	0.867	1.039	1.049
DV3e	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.759	0.731	0.817	0.760	1.054	1.083
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.648	0.686	0.783	0.817	0.961	1.006
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.674	0.725	0.811	0.796	0.997	1.050
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.680	0.751	0.772	0.871	0.989	0.908
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.506	0.631	0.736	0.607	0.817	0.969
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.563	0.576	0.689	0.650	1.000	0.996
DV3e	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.738	0.685	0.813	0.846	1.184	1.317
DV12	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.703	0.779	0.867	0.819	1.128	0.992
DV11	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.803	0.859	0.830	0.991	1.028	0.740
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.698	0.691	0.807	0.838	0.907	1.007
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.652	0.915	0.823	0.913	0.961	0.957
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.585	0.619	0.745	0.650	1.010	1.155
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.590	0.572	0.743	0.680	0.940	1.132
DV2d	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.723	0.928	0.880	1.126	1.164	1.207
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.628	0.700	0.757	0.816	1.138	1.192
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.638	0.770	0.783	0.780	1.049	1.030
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.576	0.694	0.751	0.662	0.979	1.014
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.710	0.734	0.758	0.697	0.969	0.814
DV2e	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.633	0.680	0.938	0.798	1.086	1.133
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.581	0.638	0.784	0.639	1.010	1.010
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.534	0.604	0.776	0.675	0.999	1.028
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.704	0.722	0.824	0.964	1.106	0.855

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.643	0.625	0.731	0.650	0.914	0.963
DV3m	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.649	0.773	0.796	0.725	1.026	0.979
DV2m	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.740	0.793	0.835	0.756	1.079	1.171
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.732	0.810	0.736	0.713	0.941	0.761
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.677	0.671	0.770	0.654	0.941	0.903
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.616	0.598	0.769	0.684	0.963	1.014
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.610	0.737	0.824	0.821	1.104	1.084
DV3m	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.736	0.778	0.779	0.771	1.121	1.220
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.618	0.684	0.793	0.658	0.989	0.930
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.590	0.557	0.743	0.680	1.072	1.283
DV3d	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.688	0.751	0.808	0.941	1.005	1.202
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.681	0.630	0.735	0.652	1.035	1.094
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.605	0.665	0.745	0.801	0.947	0.987
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.554	0.657	0.682	0.580	0.897	0.967
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.616	0.583	0.769	0.684	1.098	1.150
DV12	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.701	0.712	0.820	0.874	1.181	1.038
DV2m	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.636	0.752	0.770	0.760	1.043	0.853
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.628	0.714	0.757	0.816	1.175	1.240
DV2d	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.695	0.856	0.901	1.022	1.258	1.203
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.633	0.695	0.707	0.761	0.899	0.937
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.664	0.617	0.783	0.871	1.083	0.807
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.604	0.587	0.753	0.693	1.012	1.066
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.735	0.695	0.751	0.756	1.059	0.800
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.582	0.804	0.750	0.729	0.990	1.021
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.640	0.884	0.750	0.729	1.022	1.021
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.633	0.683	0.737	0.662	1.011	0.959
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.639	0.655	0.721	0.607	0.844	1.080
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.642	0.832	0.796	0.955	1.043	1.108
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.551	0.589	0.765	0.884	0.951	0.971
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.578	0.681	0.723	0.680	0.960	1.282
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.621	0.726	0.762	0.647	0.986	0.849
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.570	0.678	0.728	0.582	0.929	0.917
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.671	0.765	0.719	0.615	0.813	0.990
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.510	0.658	0.739	0.639	0.878	1.051
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.619	0.585	0.672	0.650	1.013	1.008
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.610	0.751	0.824	0.821	1.139	1.127
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.679	0.817	0.748	0.783	1.093	1.029
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.613	0.679	0.754	0.645	0.945	1.093
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.681	0.850	0.766	0.810	1.064	0.995
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.590	0.632	0.697	0.645	0.935	0.943
DV13	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.688	0.669	0.823	0.862	1.118	1.137
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.545	0.665	0.739	0.639	0.878	1.239
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.546	0.593	0.687	0.611	0.927	0.842
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.580	0.639	0.755	0.710	0.944	1.208
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.638	0.785	0.783	0.780	1.083	1.071
DV2d	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.660	0.909	0.873	0.971	1.195	1.209
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.660	0.732	0.801	0.772	0.952	0.964
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.672	0.658	0.726	0.785	1.102	0.995
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.615	0.655	0.739	0.756	1.032	1.250
DV2d	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.773	0.913	0.818	0.974	1.246	1.056
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.713	0.691	0.744	0.647	0.968	1.035
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.616	0.625	0.750	0.703	1.036	0.973
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.624	0.875	0.867	0.961	1.011	1.008
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.681	0.643	0.735	0.652	1.069	1.138
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.643	0.609	0.731	0.650	1.043	1.092
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.619	0.682	0.741	0.688	0.935	1.079
DV2m	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.775	0.763	0.824	0.812	1.202	1.109
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.650	0.655	0.745	0.607	0.929	1.155
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.606	0.654	0.776	0.697	1.064	1.010
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.650	0.728	0.777	0.721	0.847	0.914
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.618	0.628	0.752	0.675	0.879	1.071
DV12	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.666	0.756	0.794	0.831	1.122	1.043
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.554	0.731	0.764	0.611	0.809	1.071
DV2d	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.775	0.895	0.804	0.907	1.128	1.168
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.674	0.686	0.739	0.645	0.855	0.912
DV13	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.719	0.698	0.762	0.879	1.169	1.030
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.668	0.702	0.728	0.627	0.901	0.893
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.585	0.654	0.759	0.639	0.888	0.965
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.623	0.598	0.875	0.756	0.963	1.118
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.534	0.627	0.791	0.710	1.022	1.043

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.740	0.829	0.850	0.897	0.935	0.975
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.722	0.843	0.771	0.742	0.976	0.881
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.527	0.612	0.724	0.641	0.929	1.029
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.636	0.680	0.778	0.796	0.958	1.140
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.597	0.680	0.938	0.798	1.200	1.235
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.682	0.646	0.808	0.860	1.044	1.001
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.530	0.686	0.746	0.582	0.917	0.871
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.476	0.632	0.736	0.607	0.903	1.057
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.596	0.666	0.790	0.754	0.870	1.074
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.674	0.657	0.734	0.652	0.915	1.041
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.711	0.666	0.783	0.840	1.139	0.793
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.650	0.668	0.745	0.607	0.959	1.201
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.756	0.815	0.795	0.725	1.003	1.176
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.518	0.625	0.749	0.796	0.884	1.036
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.452	0.530	0.720	0.675	0.931	0.930
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.705	0.768	0.842	0.863	1.043	0.856
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.589	0.703	0.781	0.679	0.870	1.044
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.645	0.657	0.778	0.679	0.900	0.960
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.558	0.647	0.704	0.611	0.915	0.769
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.606	0.679	0.816	0.754	0.989	1.194
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.712	0.879	0.756	0.777	1.022	0.936
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.587	0.741	0.768	0.625	0.970	0.972
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.658	0.616	0.766	0.725	1.113	1.128
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.564	0.618	0.724	0.641	0.900	1.213
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.691	0.770	0.757	0.816	1.175	1.192
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.545	0.588	0.773	0.838	0.961	1.031
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.604	0.587	0.753	0.693	0.981	1.066
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.610	0.666	0.728	0.582	0.900	1.105
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.667	0.710	0.820	0.754	1.008	1.072
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.633	0.683	0.737	0.662	0.979	0.959
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.528	0.591	0.784	0.639	1.010	1.050
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.646	0.686	0.758	0.697	0.969	0.921
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.479	0.568	0.724	0.641	0.900	1.070
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.672	0.660	0.861	0.903	1.044	0.951
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.501	0.615	0.694	0.645	0.918	0.872
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.657	0.783	0.779	0.870	1.176	1.020
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.754	0.815	0.884	0.966	1.105	0.886
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.634	0.685	0.808	0.778	1.162	0.992
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.669	0.932	0.741	0.699	0.981	0.999
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.698	0.673	0.807	0.838	1.002	1.141
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.688	0.684	0.746	0.688	1.077	1.018
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.585	0.648	0.745	0.650	0.944	1.060
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.536	0.750	0.836	0.760	0.922	0.969
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.667	0.696	0.820	0.754	0.976	1.031
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.616	0.583	0.769	0.684	1.064	1.150
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.637	0.740	0.709	0.553	0.871	0.997
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.664	0.715	0.727	0.582	0.908	1.103
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.590	0.557	0.743	0.680	1.039	1.283
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.687	0.708	1.003	0.941	1.257	1.303
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.731	0.666	0.783	0.871	1.118	0.776
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.739	0.694	0.775	0.919	1.106	0.790
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.604	0.573	0.895	0.756	1.118	1.236
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.588	0.659	0.730	0.620	1.002	1.086
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.649	0.601	0.743	0.680	1.072	1.234
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.690	0.745	0.848	0.867	1.175	1.077
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.564	0.631	0.724	0.641	0.929	1.262
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.645	0.653	0.833	0.838	1.031	1.164
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.660	0.732	0.801	0.772	0.923	0.964
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.712	0.666	0.730	0.701	1.083	0.737
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.741	0.857	0.846	0.955	1.187	1.229
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.693	0.801	0.789	0.822	0.949	0.870
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.647	0.605	0.730	0.701	1.050	0.826
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.638	0.690	0.755	0.710	0.944	1.161
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.591	0.645	0.764	0.607	0.977	1.141
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.681	0.801	0.735	0.729	0.990	1.138
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.626	0.680	0.715	0.721	0.909	0.957
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.770	0.763	0.760	0.750	0.990	0.757
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.665	0.632	0.733	0.744	1.114	0.977
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.627	0.670	0.816	0.908	1.033	1.037
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.606	0.654	0.776	0.697	1.031	1.010

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.657	0.780	0.798	0.868	1.032	0.934
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.612	0.587	0.759	0.639	0.981	1.192
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.686	0.862	0.850	0.961	1.011	0.953
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.667	0.641	0.747	0.611	0.955	1.015
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.679	0.707	0.775	0.735	1.083	0.829
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.682	0.646	0.808	0.860	1.012	1.001
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.591	0.633	0.764	0.607	0.946	1.097
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.657	0.773	0.788	0.908	1.080	1.152
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.613	0.637	0.749	0.652	1.044	1.201
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.643	0.609	0.731	0.650	1.010	1.092
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.610	0.634	0.669	0.580	0.869	0.879
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.633	0.791	0.805	0.756	0.931	1.034
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.540	0.645	0.734	0.679	0.984	0.824
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.600	0.731	0.739	0.639	0.907	1.239
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.756	0.704	0.857	1.084	1.234	0.861
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.564	0.674	0.697	0.645	0.935	0.783
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.639	0.655	0.721	0.607	0.817	1.080
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.707	0.721	0.742	0.647	0.856	0.986
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.618	0.612	0.752	0.675	0.971	1.214
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.584	0.619	0.704	0.611	0.944	0.963
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.645	0.896	0.832	0.865	0.941	0.977
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.747	0.684	1.008	0.991	1.237	1.369
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.662	0.827	0.800	0.733	0.991	0.995
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.617	0.830	0.763	0.783	1.129	1.088
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.732	0.727	0.799	0.809	1.042	1.069
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.697	0.748	0.737	0.662	1.011	0.882
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.584	0.607	0.704	0.611	0.915	0.926
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.666	0.655	0.730	0.801	0.947	0.933
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.674	0.668	0.739	0.645	0.945	1.034
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.665	0.633	0.753	0.693	1.012	1.025
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.676	0.783	0.822	1.006	1.098	1.103
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.655	0.791	0.822	0.824	1.116	1.082
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.601	0.725	0.795	0.675	1.018	0.939
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.610	0.647	0.669	0.580	0.897	0.914
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.645	0.639	0.778	0.679	0.995	1.088
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.721	0.720	0.712	0.664	0.969	0.858
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.552	0.655	0.759	0.639	0.981	1.052
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.645	0.729	0.753	0.625	0.970	0.919
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.662	0.878	0.833	0.814	1.032	0.870
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.652	0.642	0.765	0.725	0.984	1.074
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.716	1.048	0.810	0.870	1.084	0.904
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.651	0.752	0.774	0.767	1.075	1.152
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.667	0.715	0.776	0.697	1.064	0.928
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.728	0.739	0.791	0.868	1.062	0.829
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.609	0.641	0.747	0.716	1.010	1.276
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.748	0.881	0.862	1.130	1.192	1.229
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.733	0.745	0.779	0.831	1.122	0.986
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.707	0.687	0.856	0.891	1.128	1.271
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.657	0.757	0.788	0.908	1.046	1.107
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.685	0.702	0.742	0.742	1.058	0.953
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.647	0.617	0.730	0.701	1.050	0.767
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.616	0.723	0.739	0.615	0.937	1.028
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.608	0.899	0.772	0.777	1.022	0.874
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.650	0.728	0.777	0.721	0.820	0.914
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.738	0.718	0.813	0.846	1.071	1.207
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.665	0.632	0.733	0.744	1.079	0.977
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.625	0.603	0.734	0.796	0.957	0.957
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.704	0.790	0.841	0.812	1.202	1.220
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.585	0.654	0.759	0.639	0.860	0.965
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.658	0.721	0.744	0.675	0.921	0.777
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.587	0.741	0.768	0.625	0.940	0.972
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.712	0.776	0.782	0.897	1.003	1.021
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.497	0.571	0.720	0.675	0.931	0.895
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.616	0.626	0.770	0.654	0.972	1.021
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.629	0.747	0.840	0.913	1.086	0.983
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.617	0.768	0.815	0.867	1.128	1.104
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.563	0.606	0.686	0.650	1.013	1.109
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.606	0.757	0.847	0.795	0.981	1.089
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.623	0.598	0.875	0.756	0.933	1.118
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.636	0.671	0.772	0.908	1.091	0.875

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.695	0.689	0.826	0.812	1.003	0.959
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.673	0.832	0.774	0.767	1.042	1.016
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.623	0.582	0.875	0.756	1.065	1.268
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.590	0.771	0.739	0.615	0.937	0.853
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.663	0.748	0.782	0.796	0.861	1.052
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.635	0.814	0.805	0.905	1.021	1.131
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.496	0.602	0.701	0.611	0.927	0.890
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.642	0.719	0.792	0.798	1.026	1.346
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.541	0.645	0.804	0.639	0.996	0.959
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.731	0.693	0.753	0.693	1.012	0.942
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.697	0.693	0.742	0.738	1.009	0.924
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.596	0.666	0.790	0.754	0.843	1.074
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.717	0.661	0.765	0.725	1.088	1.126
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.664	0.860	0.816	0.725	1.045	0.930
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.719	0.747	0.830	1.030	1.172	0.865
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.665	0.642	0.753	0.693	1.012	0.980
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.681	0.669	0.754	0.652	1.088	1.039
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.569	0.586	0.734	0.796	0.866	0.912
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.649	0.601	0.743	0.680	1.039	1.234
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.599	0.583	0.700	0.722	1.055	1.081
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.452	0.530	0.720	0.675	0.902	0.930
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.759	0.766	0.817	0.760	0.954	0.993
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.596	0.668	0.726	0.664	0.969	0.986
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.647	0.617	0.730	0.701	1.083	0.859
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.643	0.618	0.764	0.827	1.160	1.007
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.746	0.735	0.779	0.827	1.070	0.957
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.590	0.584	0.743	0.680	0.970	1.177
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.693	0.716	0.817	0.891	1.151	1.309
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.697	0.748	0.737	0.662	0.979	0.882
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.701	0.714	0.842	0.814	1.073	1.089
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.665	0.633	0.753	0.693	0.981	1.025
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.664	0.715	0.727	0.582	0.880	1.103
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.759	0.815	0.848	0.867	1.175	0.991
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.585	0.648	0.745	0.650	0.914	1.060
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.640	0.731	0.844	0.851	1.061	1.176
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.721	0.720	0.712	0.664	0.938	0.858
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.727	0.796	0.810	0.975	1.048	0.940
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.618	0.698	0.793	0.658	1.021	0.967
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.545	0.588	0.773	0.838	0.931	1.031
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.580	0.798	0.798	0.780	1.049	1.133
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.608	0.776	0.818	0.809	1.008	1.182
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.556	0.694	0.736	0.607	0.844	0.969
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.647	0.682	0.713	0.620	0.984	1.143
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.756	0.732	0.823	0.862	1.118	1.046
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.616	0.610	0.769	0.684	0.994	1.054
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.671	0.697	0.732	0.582	0.917	0.992
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.547	0.672	0.795	0.675	1.018	0.977
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.619	0.621	0.754	0.652	1.054	1.081
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.605	0.737	0.753	0.756	0.910	1.191
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.667	0.641	0.747	0.611	0.925	1.015
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.645	0.729	0.753	0.625	0.940	0.919
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.613	0.637	0.749	0.652	1.012	1.201
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.667	0.715	0.776	0.697	1.031	0.928
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.650	0.696	0.764	0.607	0.977	1.097
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.697	0.703	0.742	0.738	1.009	0.884
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.518	0.629	0.666	0.580	0.881	0.846
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.612	0.587	0.759	0.639	0.951	1.192
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.558	0.660	0.704	0.611	0.944	0.799
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.680	0.659	0.752	0.675	0.971	1.168
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.625	0.603	0.734	0.796	0.988	0.957
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.678	0.674	0.750	0.703	1.070	0.936
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.790	0.735	0.814	1.030	1.172	0.818
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.590	0.717	0.728	0.722	0.973	0.902
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.718	0.700	0.884	0.891	1.282	1.413
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.595	0.710	0.804	0.639	1.028	0.959
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.709	0.704	0.833	0.838	1.031	1.119
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.737	0.690	0.798	0.872	1.196	0.881
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.643	0.638	0.731	0.650	0.944	1.002
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.643	0.695	0.770	0.840	0.948	1.117
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.743	0.845	0.822	1.006	1.098	1.060

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.824	0.809	0.798	0.840	1.049	0.784
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.670	0.832	0.816	0.819	0.990	0.894
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.600	0.584	0.767	0.680	1.069	1.258
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.699	0.896	0.805	0.905	1.054	1.131
DV2d	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.703	0.946	0.834	0.974	1.246	1.161
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.695	0.689	0.826	0.812	0.971	0.959
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.731	0.693	0.753	0.693	0.981	0.942
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.660	0.631	0.842	0.956	1.088	1.032
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.735	0.824	0.913	1.086	0.929
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.678	0.749	0.721	0.615	0.920	1.082
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.569	0.586	0.734	0.796	0.894	0.912
DV11	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.737	0.704	0.798	0.872	1.196	0.818
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.675	0.722	0.759	0.798	1.082	0.829
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.531	0.577	0.720	0.675	0.931	1.055
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.694	0.721	0.759	0.827	1.062	0.811
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.604	0.761	0.745	0.725	0.991	1.097
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.616	0.626	0.770	0.654	0.941	1.021
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.592	0.560	0.708	0.684	1.033	1.062
DV3e	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.597	0.792	0.805	0.756	1.029	1.128
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.552	0.655	0.759	0.639	0.951	1.052
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.685	0.764	0.690	0.631	0.920	0.862
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.665	0.642	0.753	0.693	0.981	0.980
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.610	0.708	0.746	0.582	0.946	1.049
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.596	0.668	0.726	0.664	0.938	0.986
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.639	0.715	0.834	0.858	0.992	0.994
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.710	0.796	0.753	0.625	0.970	0.845
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.628	0.640	0.776	0.675	0.999	1.191
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.613	0.711	0.754	0.645	0.855	1.003
DV3e	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.707	0.669	0.856	0.891	1.246	1.441
DV3e	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.747	0.797	0.864	0.938	1.062	1.250
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.583	0.754	0.746	0.582	0.946	0.871
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.724	0.793	0.744	0.675	0.950	0.777
DV3m	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.662	0.741	0.858	0.795	1.115	1.120
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.633	0.754	0.795	0.716	0.927	1.078
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.645	0.680	0.854	0.838	1.050	1.063
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.649	0.681	0.762	0.647	0.986	1.023
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.622	0.655	0.790	0.824	1.211	1.077
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.677	0.675	0.770	0.654	0.972	0.981
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.697	0.707	0.832	0.913	1.118	0.873
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.502	0.628	0.760	0.607	0.959	1.055
DV12	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.703	0.795	0.867	0.819	1.128	1.032
DV3e	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.571	0.758	0.847	0.795	1.083	1.187
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.735	0.766	0.728	0.627	0.930	0.821
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.704	0.736	0.824	0.964	1.106	0.889
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.676	0.952	0.733	0.738	0.971	0.978
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.642	0.699	0.757	0.647	0.946	1.137
DV13	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.740	0.779	0.865	1.023	1.151	0.962
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.623	0.582	0.875	0.756	1.031	1.268
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.656	0.699	0.790	0.754	0.962	1.171
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.666	0.682	0.748	0.801	0.964	0.852
DV2d	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.672	1.007	0.848	0.867	1.039	0.941
DV3m	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.731	0.716	0.751	0.760	1.024	1.040
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.621	0.614	0.716	0.679	0.966	1.005
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.696	0.795	0.793	0.763	0.966	0.966
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.651	0.798	0.806	0.852	1.120	1.007
DV2m	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.708	0.774	0.879	0.795	1.135	1.282
DV2e	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.756	0.854	0.795	0.725	0.907	1.079
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.678	0.674	0.750	0.703	1.036	0.936
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.731	0.666	0.783	0.871	1.083	0.776
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.633	0.760	0.751	0.662	1.011	0.933
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.618	0.698	0.793	0.658	0.989	0.967
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.649	0.630	0.743	0.680	0.970	1.132
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.619	0.585	0.672	0.650	0.981	1.008
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.600	0.595	0.767	0.680	1.103	1.309
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.592	0.571	0.708	0.684	1.066	1.104
DV3e	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.671	0.710	0.829	0.846	1.184	1.448
DV3e	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.759	0.746	0.817	0.760	1.054	1.126
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.698	0.705	0.807	0.838	0.907	1.047
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.632	0.684	0.711	0.707	1.058	1.021
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.669	0.845	0.791	0.774	0.981	0.975

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.625	0.667	0.742	0.688	1.058	1.179
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.624	0.848	0.755	0.826	1.117	1.066
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.497	0.571	0.720	0.675	0.902	0.895
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.712	0.666	0.730	0.701	1.050	0.737
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.613	0.564	0.775	0.776	1.164	1.116
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.590	0.584	0.743	0.680	0.940	1.177
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.513	0.685	0.711	0.645	0.935	0.828
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.679	0.762	0.793	0.658	1.021	0.889
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.606	0.747	0.732	0.675	0.897	1.214
DV3m	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.751	0.732	0.839	0.846	1.218	1.343
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.541	0.658	0.804	0.639	1.028	0.997
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.700	0.775	0.775	0.750	0.990	0.715
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.783	0.859	0.773	0.798	0.997	0.787
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.649	0.642	0.680	0.645	0.918	0.954
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.622	0.566	0.783	0.796	1.016	0.990
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.628	0.714	0.757	0.816	1.138	1.240
DV3e	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.738	0.699	0.813	0.846	1.184	1.369
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.581	0.638	0.784	0.639	0.978	1.010
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.581	0.636	0.736	0.607	0.932	1.246
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.634	0.695	0.724	0.580	0.907	1.061
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.551	0.601	0.765	0.884	0.951	1.010
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.668	0.844	0.840	0.778	1.071	1.037
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.616	0.610	0.769	0.684	0.963	1.054
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.638	0.785	0.783	0.780	1.049	1.071
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.740	0.809	0.835	0.756	1.079	1.217
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.641	0.796	0.859	0.863	1.043	0.941
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.610	0.751	0.824	0.821	1.104	1.127
DV2d	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.726	0.877	0.856	0.971	1.195	1.099
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.685	0.764	0.690	0.631	0.892	0.862
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.524	0.695	0.736	0.607	0.932	1.057
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.707	0.651	0.816	0.968	1.164	0.800
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.679	0.707	0.775	0.735	1.050	0.829
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.554	0.657	0.682	0.580	0.869	0.967
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.741	0.849	0.828	0.921	1.006	0.900
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.617	0.698	0.778	0.679	0.900	0.847
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.658	0.768	0.766	0.810	1.064	1.128
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.698	0.643	0.848	0.965	1.285	1.191
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.672	0.822	0.852	0.756	1.079	1.288
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.600	0.635	0.773	0.838	0.961	0.991
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.705	0.680	0.735	0.809	1.119	1.119
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.745	0.738	0.770	0.654	0.972	0.903
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.643	0.638	0.731	0.650	0.914	1.002
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.721	0.792	0.792	0.722	1.001	1.132
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.701	0.742	0.858	0.851	1.212	1.298
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.664	0.749	0.727	0.582	0.822	1.011
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.703	0.827	0.838	0.972	1.094	0.966
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.643	0.657	0.759	0.741	1.162	1.004
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.606	0.665	0.762	0.611	0.955	1.116
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.640	0.808	0.833	0.814	1.032	1.026
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.599	0.607	0.718	0.722	1.075	0.987
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.760	0.784	0.796	0.781	1.027	0.916
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.681	0.643	0.735	0.652	1.035	1.138
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.728	0.739	0.791	0.868	1.029	0.829
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.546	0.593	0.687	0.611	0.898	0.842
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.570	0.678	0.728	0.582	0.900	0.917
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.556	0.694	0.736	0.607	0.817	0.969
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.710	0.796	0.753	0.625	0.940	0.845
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.615	0.628	0.799	0.780	1.223	1.057
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.628	0.896	0.775	0.696	0.941	1.040
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.589	0.614	0.778	0.795	1.086	1.265
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.766	0.736	0.831	0.795	1.083	1.272
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.710	0.740	0.758	0.697	0.969	0.885
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.613	0.667	0.749	0.652	0.945	1.101
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.655	0.659	0.781	0.781	1.114	0.965
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.504	0.586	0.762	0.675	0.978	1.083
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.623	0.689	0.791	0.710	0.925	0.956
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.677	0.684	0.770	0.654	0.972	0.939
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.671	0.733	0.728	0.582	0.929	1.105
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.667	0.672	0.747	0.611	0.864	0.931
DV3m	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.763	0.835	0.796	0.725	1.026	1.179

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.619	0.814	0.750	0.729	1.022	1.204
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.747	0.717	1.008	0.991	1.120	1.255
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.773	0.931	0.818	0.974	1.246	1.098
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.782	0.733	0.783	0.840	1.139	0.793
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.793	0.835	0.806	0.824	1.116	0.905
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.604	0.798	0.746	0.722	0.991	0.857
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.632	0.684	0.711	0.707	1.025	1.021
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.613	0.564	0.775	0.776	1.128	1.116
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.640	0.884	0.750	0.729	0.990	1.021
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.612	0.615	0.759	0.639	0.888	1.094
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.711	0.680	0.783	0.840	1.139	0.825
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.735	0.766	0.728	0.627	0.901	0.821
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.677	0.675	0.770	0.654	0.941	0.981
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.713	0.705	0.744	0.647	0.968	1.077
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.607	0.713	0.742	0.627	0.930	0.945
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.633	0.760	0.751	0.662	0.979	0.933
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.662	0.747	0.719	0.701	0.959	0.888
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.618	0.641	0.752	0.675	0.879	1.114
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.775	0.913	0.804	0.907	1.128	1.214
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.623	0.609	0.875	0.756	0.963	1.163
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.689	0.651	0.760	0.779	1.129	0.760
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.527	0.612	0.724	0.641	0.900	1.029
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.741	0.788	0.767	0.735	1.053	0.874
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.721	0.764	0.806	0.824	1.116	0.984
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.619	0.597	0.672	0.650	1.013	1.049
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.664	0.788	0.786	0.760	1.043	1.086
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.643	0.619	0.784	0.770	1.055	1.056
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.674	0.700	0.739	0.645	0.855	0.948
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.650	0.668	0.745	0.607	0.929	1.201
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.636	0.680	0.778	0.796	0.928	1.140
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.622	0.627	0.784	0.639	1.010	1.216
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.773	0.868	0.867	0.819	1.128	0.949
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.705	0.708	0.754	0.809	1.139	1.022
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.662	0.751	0.719	0.701	0.959	0.966
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.674	0.720	0.767	0.735	1.053	0.951
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.636	0.671	0.772	0.908	1.057	0.875
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.712	0.896	0.756	0.777	1.022	0.974
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.705	0.784	0.842	0.863	1.043	0.890
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.643	0.657	0.759	0.741	1.126	1.004
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.645	0.670	0.778	0.679	0.900	0.998
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.601	0.857	0.816	0.733	0.991	1.095
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.775	0.778	0.824	0.812	1.202	1.153
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.531	0.577	0.720	0.675	0.902	1.055
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.767	0.759	0.742	0.738	1.009	0.850
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.771	0.780	0.842	0.814	1.073	1.002
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.731	0.679	0.783	0.871	1.118	0.807
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.615	0.764	0.757	0.647	0.856	0.884
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.767	0.949	0.846	0.955	1.187	1.084
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.553	0.651	0.762	0.716	1.043	1.350
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.672	0.673	0.861	0.903	1.044	0.989
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.679	0.762	0.793	0.658	0.989	0.889
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.820	0.804	0.779	0.827	1.070	0.880
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.700	0.716	0.874	0.971	1.351	1.128
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.656	0.699	0.790	0.754	0.932	1.171
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.726	0.681	0.842	0.956	1.088	0.993
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.588	0.665	0.776	0.675	0.999	1.028
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.647	0.617	0.730	0.701	1.050	0.859
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.615	0.628	0.799	0.780	1.185	1.057
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.636	0.694	0.778	0.796	0.958	1.186
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.619	0.653	0.750	0.652	1.069	1.203
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.754	0.831	0.884	0.966	1.105	0.921
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.691	0.770	0.757	0.816	1.138	1.192
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.678	0.762	0.794	0.827	1.070	1.052
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.709	0.754	0.808	0.774	1.108	0.920
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.647	0.725	0.730	0.620	1.034	1.086
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.611	0.669	0.740	0.785	1.102	1.052
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.508	0.670	0.718	0.611	0.944	0.845
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.710	0.749	0.758	0.697	0.969	0.847
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.606	0.679	0.816	0.754	0.959	1.194
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.528	0.591	0.784	0.639	0.978	1.050

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.698	0.813	0.705	0.596	0.884	0.825
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.659	0.642	0.767	0.680	1.103	1.258
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.657	0.799	0.779	0.870	1.176	1.061
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.634	0.698	0.808	0.778	1.162	1.032
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.691	0.785	0.757	0.816	1.175	1.240
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.745	0.738	0.770	0.654	0.941	0.903
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.649	0.630	0.743	0.680	0.940	1.132
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.734	0.989	0.793	0.925	1.184	1.103
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.658	0.628	0.766	0.725	1.113	1.173
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.598	0.676	0.804	0.760	1.001	1.093
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.626	0.680	0.715	0.721	0.880	0.957
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.776	0.722	0.884	1.071	1.153	1.028
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.531	0.700	0.682	0.580	0.897	0.803
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.645	0.689	0.808	0.774	1.108	1.001
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.681	0.716	0.741	0.688	1.033	1.176
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.564	0.631	0.724	0.641	0.900	1.262
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.642	0.628	0.687	0.611	0.927	0.975
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.717	0.692	0.765	0.725	0.984	1.032
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.574	0.668	0.834	0.840	1.080	1.156
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.667	0.710	0.820	0.754	0.976	1.072
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.600	0.620	0.787	0.680	1.123	1.195
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.736	0.826	0.799	0.771	1.142	1.159
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.741	0.874	0.846	0.955	1.187	1.278
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.634	0.695	0.724	0.580	0.879	1.061
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.604	0.573	0.895	0.756	1.083	1.236
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.662	0.765	0.807	0.868	1.062	0.912
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.688	0.697	0.746	0.688	1.077	1.058
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.669	0.932	0.741	0.699	0.951	0.999
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.644	0.730	0.726	0.667	1.016	0.978
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.657	0.593	0.751	0.785	1.246	0.899
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.723	0.688	1.030	0.991	1.299	1.388
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.707	0.677	0.784	0.770	1.055	0.971
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.625	0.602	0.793	0.733	1.118	1.069
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.677	0.825	0.879	0.795	1.135	1.064
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.587	0.690	0.791	0.710	1.022	1.043
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.604	0.585	0.895	0.756	1.118	1.285
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.592	0.595	0.725	0.684	1.086	1.008
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.524	0.695	0.736	0.607	0.903	1.057
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.665	0.645	0.733	0.744	1.114	1.016
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.677	0.684	0.770	0.654	0.941	0.939
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.655	0.700	0.776	0.700	1.116	0.962
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.674	0.763	0.807	0.796	0.979	1.170
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.706	0.915	0.796	0.955	1.043	1.108
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.581	0.636	0.736	0.607	0.903	1.246
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.582	0.699	0.778	0.679	0.995	0.923
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.566	0.639	0.791	0.710	0.925	0.995
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.645	0.809	0.768	0.625	0.970	0.894
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.600	0.731	0.739	0.639	0.878	1.239
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.627	0.588	0.774	0.756	1.117	1.272
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.773	0.806	0.848	0.915	1.196	0.885
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.694	0.721	0.759	0.827	1.029	0.811
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.612	0.599	0.759	0.639	0.981	1.240
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.551	0.663	0.759	0.647	0.968	0.946
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.649	0.613	0.743	0.680	1.072	1.283
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.625	0.632	0.734	0.796	0.866	0.877
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.716	0.882	0.857	0.918	1.050	0.926
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.572	0.606	0.746	0.718	1.068	1.321
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.667	0.654	0.747	0.611	0.955	1.056
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.591	0.645	0.764	0.607	0.946	1.141
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.579	0.764	0.757	0.647	0.946	0.964
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.638	0.703	0.755	0.710	0.944	1.208
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.606	0.665	0.762	0.611	0.925	1.116
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.622	0.566	0.783	0.796	0.984	0.990
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.710	0.741	0.976	0.941	1.176	1.431
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.599	0.636	0.960	0.798	1.259	1.227
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.610	0.647	0.669	0.580	0.869	0.914
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.655	0.614	0.801	0.760	1.144	1.140
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.617	0.830	0.763	0.783	1.093	1.088
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.662	0.843	0.800	0.733	0.991	1.035
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.633	0.693	0.938	0.798	1.086	1.178

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.584	0.619	0.704	0.611	0.915	0.963
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.728	0.753	0.791	0.868	1.062	0.863
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.664	0.749	0.727	0.582	0.796	1.011
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.563	0.606	0.686	0.650	0.981	1.109
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.662	0.827	0.800	0.733	0.960	0.995
DV3e	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.747	0.698	1.008	0.991	1.237	1.424
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.562	0.716	0.787	0.684	0.961	1.166
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.636	0.685	0.772	0.908	1.091	0.910
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.665	0.646	0.753	0.693	1.012	1.066
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.607	0.713	0.742	0.627	0.901	0.945
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.613	0.667	0.749	0.652	0.915	1.101
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.600	0.635	0.773	0.838	0.931	0.991
DV2d	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.704	0.928	0.820	0.907	1.128	1.284
DV2e	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.747	0.835	0.864	0.938	0.961	1.146
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.724	0.793	0.744	0.675	0.921	0.777
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.657	0.773	0.788	0.908	1.046	1.152
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.667	0.672	0.747	0.611	0.837	0.931
DV3e	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.781	0.715	0.957	0.941	1.176	1.300
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.625	0.615	0.734	0.796	0.957	0.995
DV12	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.711	0.686	0.867	0.912	1.234	1.141
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.697	0.707	0.832	0.913	1.083	0.873
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.613	0.737	0.828	0.796	0.997	1.111
DV11	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.749	0.822	0.814	0.840	1.049	0.829
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.680	0.691	0.752	0.675	0.879	1.071
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.627	0.670	0.817	0.737	1.174	1.013
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.651	0.767	0.774	0.767	1.075	1.198
DV12	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.808	0.890	0.824	0.778	1.071	0.867
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.619	0.621	0.689	0.650	1.032	0.958
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.684	0.642	0.761	0.722	1.086	1.083
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.570	0.687	0.749	0.796	0.913	1.036
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.712	0.666	0.730	0.701	1.083	0.826
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.581	0.651	0.784	0.639	1.010	1.050
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.698	0.813	0.705	0.596	0.856	0.825
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.665	0.645	0.733	0.744	1.079	1.016
DV2e	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.707	0.700	0.856	0.891	1.128	1.322
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.633	0.738	0.725	0.761	0.916	0.890
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.672	0.705	0.791	0.919	1.106	0.836
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.644	0.730	0.726	0.667	0.984	0.978
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.612	0.615	0.759	0.639	0.860	1.094
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.619	0.707	0.783	0.955	1.082	0.963
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.514	0.699	0.779	0.607	0.977	1.002
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.623	0.609	0.875	0.756	0.933	1.163
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.496	0.602	0.701	0.611	0.898	0.890
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.590	0.665	0.694	0.645	0.918	1.050
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.651	0.752	0.774	0.767	1.042	1.152
DV2e	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.738	0.732	0.813	0.846	1.071	1.256
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.697	0.707	0.742	0.738	1.009	0.961
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.681	0.669	0.754	0.652	1.054	1.039
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.478	0.573	0.720	0.675	0.976	0.909
DV11	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.836	0.777	0.822	0.941	1.207	0.821
DV3d	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.580	0.750	0.809	0.795	1.001	1.122
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.637	0.629	0.837	0.908	1.082	0.875
DV11	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.723	0.765	0.844	1.130	1.205	0.934
DV12	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.735	0.815	0.824	0.778	1.071	0.943
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.656	0.732	0.790	0.754	0.870	1.074
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.605	0.707	0.763	0.801	0.964	0.937
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.655	0.700	0.776	0.700	1.081	0.962
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.579	0.705	0.793	0.796	0.958	1.254
DV13	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.746	0.750	0.779	0.827	1.070	0.995
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.668	0.707	0.767	0.756	1.093	0.846
DV13	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.721	0.866	0.822	0.824	1.116	0.995
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.755	0.839	0.785	0.694	1.011	0.837
DV11	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.737	0.704	0.798	0.872	1.196	0.916
DV2d	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.685	0.977	0.892	0.912	1.094	1.168
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.625	0.632	0.734	0.796	0.894	0.877
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.625	0.602	0.793	0.733	1.083	1.069
DV2e	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.671	0.744	0.829	0.846	1.071	1.328
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.712	0.679	0.730	0.701	1.083	0.767
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.615	0.665	0.810	0.884	0.998	1.175
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.643	0.630	0.764	0.827	1.160	1.047

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.665	0.646	0.753	0.693	0.981	1.066
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.510	0.598	0.754	0.712	0.968	1.061
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.681	0.683	0.754	0.652	1.088	1.081
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.717	0.674	0.765	0.725	1.088	1.171
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.759	0.781	0.817	0.760	0.954	1.033
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.580	0.625	0.716	0.679	0.966	0.834
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.651	0.691	0.816	0.893	1.180	1.410
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.650	0.764	0.807	0.822	1.043	0.953
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.687	0.768	0.785	0.694	1.011	0.911
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.620	0.656	0.824	0.860	1.044	1.059
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.770	0.853	0.775	0.750	0.990	0.715
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.739	0.726	0.861	0.903	1.044	0.951
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.534	0.640	0.791	0.710	1.022	1.084
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.518	0.629	0.666	0.580	0.853	0.846
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.675	0.801	0.735	0.662	0.920	0.925
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.584	0.680	0.774	0.741	1.162	1.105
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.587	0.742	0.754	0.645	0.855	0.851
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.649	0.613	0.743	0.680	1.039	1.283
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.605	0.589	0.765	0.884	1.029	0.986
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.645	0.809	0.768	0.625	0.940	0.894
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.836	0.856	0.796	0.781	1.027	0.843
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.693	0.731	0.817	0.891	1.151	1.362
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.667	0.747	0.816	0.754	0.989	1.194
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.625	0.615	0.734	0.796	0.988	0.995
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.605	0.737	0.753	0.756	0.882	1.191
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.679	0.721	0.775	0.735	1.083	0.863
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.791	0.770	0.904	1.011	1.107	0.984
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.561	0.710	0.794	0.679	0.900	0.895
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.642	0.732	0.757	0.647	0.856	1.042
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.543	0.700	0.820	0.760	1.001	1.202
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.721	0.829	0.792	0.722	0.906	1.038
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.678	0.688	0.750	0.703	1.070	0.973
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.742	0.794	0.759	0.798	1.082	0.829
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.655	0.660	0.802	0.727	1.012	1.012
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.675	0.795	0.735	0.662	0.920	0.851
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.608	0.875	0.807	0.774	0.981	1.072
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.714	0.764	0.893	0.917	1.297	1.081
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.597	0.694	0.938	0.798	1.200	1.285
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.713	0.734	0.762	0.647	0.986	0.983
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.781	0.808	0.758	0.697	0.969	0.814
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.627	0.670	0.817	0.737	1.138	1.013
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.634	0.728	0.724	0.580	0.821	0.973
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.623	0.714	0.757	0.742	1.058	1.008
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.701	0.778	0.858	0.851	1.097	1.190
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.581	0.666	0.736	0.607	0.844	1.143
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.743	0.862	0.822	1.006	1.098	1.103
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.673	0.646	0.759	0.639	0.981	1.192
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.558	0.660	0.704	0.611	0.915	0.799
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.612	0.599	0.759	0.639	0.951	1.240
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.667	0.654	0.747	0.611	0.925	1.056
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.716	0.827	0.774	0.767	1.075	1.152
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.759	0.851	0.892	0.938	1.093	1.274
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.531	0.588	0.720	0.675	0.931	1.097
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.619	0.604	0.873	0.863	1.030	1.101
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.650	0.696	0.764	0.607	0.946	1.097
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.650	0.710	0.764	0.607	0.977	1.141
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.680	0.673	0.752	0.675	0.971	1.214
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.507	0.573	0.720	0.675	0.884	0.833
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.559	0.665	0.754	0.756	1.032	1.322
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.709	0.718	0.833	0.838	1.031	1.164
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.697	0.721	0.832	0.913	1.118	0.908
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.709	0.796	0.755	0.785	1.016	1.000
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.658	0.654	0.785	0.725	1.134	1.071
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.478	0.573	0.720	0.675	1.008	0.909
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.722	0.833	0.788	0.908	1.080	1.107
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.630	0.742	0.833	0.891	1.151	1.440
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.723	0.803	0.826	0.731	1.064	0.882
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.658	0.776	0.791	0.846	1.094	1.368
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.501	0.708	0.796	0.679	0.870	0.936
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.630	0.833	0.836	0.760	0.922	1.142

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.766	0.771	0.831	0.795	0.981	1.167
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.606	0.696	0.762	0.611	0.864	1.024
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.527	0.624	0.724	0.641	0.929	1.070
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.606	0.721	0.836	0.754	1.008	1.134
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.620	0.680	0.724	0.641	0.929	1.213
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.595	0.710	0.804	0.639	0.996	0.959
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.731	0.679	0.783	0.871	1.083	0.807
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.650	0.764	0.807	0.822	1.010	0.953
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.689	0.737	0.816	0.908	1.033	1.037
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.606	0.648	0.765	0.884	0.951	0.971
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.591	0.679	0.760	0.607	0.959	1.271
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.728	0.684	0.938	0.798	1.200	1.457
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.718	0.714	0.884	0.891	1.282	1.470
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.699	0.896	0.805	0.905	1.021	1.131
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.604	0.609	0.917	0.756	1.138	1.174
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.643	0.709	0.770	0.840	0.948	1.161
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.562	0.623	0.817	0.710	1.052	1.041
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.691	0.813	0.812	0.781	1.027	1.008
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.626	0.723	0.733	0.721	0.926	0.909
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.600	0.595	0.767	0.680	1.069	1.309
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.584	0.680	0.774	0.741	1.126	1.105
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.663	0.613	0.912	0.840	1.109	1.256
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.677	0.689	0.770	0.654	0.972	1.021
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.592	0.571	0.708	0.684	1.033	1.104
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.657	0.735	0.826	0.731	1.064	0.959
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.682	0.758	0.856	0.846	1.218	1.477
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.634	0.683	0.823	0.838	1.002	1.207
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.692	0.747	0.809	0.801	0.975	1.028
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.584	0.651	0.701	0.611	0.927	1.072
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.712	0.824	0.801	0.897	1.022	0.970
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.613	0.747	0.783	0.735	1.053	1.046
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.502	0.628	0.760	0.607	0.929	1.055
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.720	0.721	0.802	0.727	1.012	0.931
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.620	0.656	0.824	0.860	1.012	1.059
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.645	0.694	0.854	0.838	1.050	1.106
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.610	0.708	0.746	0.582	0.917	1.049
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.721	0.897	0.845	0.957	1.217	1.123
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.678	0.688	0.750	0.703	1.036	0.973
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.613	0.708	0.984	0.798	1.283	1.165
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.637	0.629	0.837	0.908	1.117	0.875
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.583	0.754	0.746	0.582	0.917	0.871
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.707	0.664	0.816	0.968	1.164	0.832
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.657	0.593	0.751	0.785	1.207	0.899
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.633	0.787	0.773	0.769	1.102	1.052
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.734	1.021	0.910	1.076	1.072	1.043
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.497	0.583	0.720	0.675	0.931	0.930
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.622	0.577	0.783	0.796	1.016	1.029
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.602	0.753	0.875	0.795	1.115	1.185
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.628	0.653	0.776	0.675	0.999	1.239
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.621	0.626	0.716	0.679	0.966	1.045
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.570	0.687	0.749	0.796	0.884	1.036
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.656	0.732	0.790	0.754	0.843	1.074
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.662	0.765	0.807	0.868	1.029	0.912
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.601	0.740	0.795	0.675	1.018	0.977
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.666	0.695	0.748	0.801	0.964	0.886
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.662	0.895	0.833	0.814	1.032	0.905
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.529	0.710	0.794	0.679	0.995	0.976
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.610	0.680	0.666	0.580	0.881	1.018
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.568	0.732	0.779	0.722	0.951	1.142
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.493	0.643	0.770	0.710	0.944	1.084
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.674	0.727	0.790	0.851	1.178	1.246
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.619	0.604	0.873	0.863	0.998	1.101
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.793	0.806	0.910	1.137	1.234	0.932
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.507	0.573	0.720	0.675	0.912	0.833
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.600	0.647	0.773	0.838	0.961	1.031
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.619	0.707	0.783	0.955	1.049	0.963
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.731	0.730	0.751	0.760	1.024	1.081
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.699	0.739	0.772	0.908	1.091	0.875
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.538	0.679	0.767	0.675	0.879	0.999
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.649	0.642	0.743	0.680	0.970	1.177

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.681	0.750	0.741	0.688	0.935	1.079
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.622	0.930	0.816	0.733	0.991	0.929
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.686	0.627	0.875	0.756	1.065	1.219
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.760	0.800	0.796	0.781	1.027	0.953
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.731	0.707	0.753	0.693	1.012	0.980
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.613	0.575	0.775	0.776	1.164	1.161
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.669	0.862	0.791	0.774	0.981	1.014
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.629	0.787	0.831	0.756	1.059	1.126
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.705	0.689	0.955	1.073	1.137	1.175
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.779	0.786	0.858	0.795	1.115	1.297
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.781	0.749	0.957	0.941	1.064	1.193
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.728	0.753	0.791	0.868	1.029	0.863
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.682	0.637	0.768	0.738	1.140	0.776
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.710	0.754	0.758	0.697	0.969	0.921
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.553	0.742	0.754	0.645	0.945	0.927
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.698	0.656	0.848	0.965	1.285	1.239
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.563	0.644	0.703	0.650	1.032	1.054
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.541	0.658	0.804	0.639	0.996	0.997
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.662	0.815	0.825	0.776	1.001	0.913
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.658	0.783	0.766	0.810	1.064	1.173
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.619	0.597	0.672	0.650	0.981	1.049
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.694	0.776	0.728	0.722	0.973	1.087
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.751	0.746	0.839	0.846	1.218	1.396
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.718	0.744	0.906	0.891	1.306	1.342
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.640	0.824	0.833	0.814	1.032	1.067
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.627	0.615	0.774	0.756	1.011	1.167
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.726	0.895	0.856	0.971	1.195	1.143
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.716	0.878	0.806	0.852	1.120	1.007
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.782	0.748	0.783	0.840	1.139	0.825
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.649	0.655	0.680	0.645	0.918	0.993
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.722	0.861	0.779	0.870	1.176	1.020
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.655	0.672	0.781	0.781	1.114	1.003
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.628	0.896	0.775	0.696	0.912	1.040
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.673	0.646	0.759	0.639	0.951	1.192
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.634	0.728	0.724	0.580	0.795	0.973
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.596	0.726	0.791	0.700	1.116	1.058
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.710	0.776	0.976	0.941	1.064	1.312
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.747	0.731	1.008	0.991	1.120	1.306
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.636	0.685	0.772	0.908	1.057	0.910
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.615	0.641	0.799	0.780	1.223	1.100
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.671	0.733	0.728	0.582	0.900	1.105
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.504	0.586	0.762	0.675	0.947	1.083
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.599	0.620	0.718	0.722	1.075	1.027
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.655	0.644	0.801	0.760	1.035	1.045
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.677	0.689	0.770	0.654	0.941	1.021
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.552	0.691	0.760	0.607	0.959	1.055
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.643	0.670	0.759	0.741	1.162	1.045
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.612	0.627	0.759	0.639	0.888	1.137
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.679	0.707	0.775	0.735	1.083	0.929
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.622	0.665	0.776	0.722	1.086	1.191
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.632	0.700	0.843	0.812	1.003	1.015
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.712	0.666	0.730	0.701	1.050	0.826
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.669	0.989	0.772	0.777	1.022	0.874
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.667	0.685	0.747	0.611	0.864	0.968
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.735	0.922	0.840	0.778	1.071	0.953
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.766	0.751	0.831	0.795	1.083	1.323
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.631	0.645	0.893	0.815	0.989	1.055
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.585	0.720	0.785	0.840	0.948	1.228
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.553	0.651	0.762	0.716	1.010	1.350
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.598	0.577	0.773	0.838	1.007	1.007
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.668	0.707	0.767	0.756	1.059	0.846
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.724	0.677	0.766	0.725	1.113	1.128
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.581	0.666	0.736	0.607	0.817	1.143
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.589	0.627	0.778	0.795	1.086	1.316
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.721	0.779	0.806	0.824	1.116	1.023
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.531	0.588	0.720	0.675	0.902	1.097
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.613	0.575	0.775	0.776	1.128	1.161
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.731	0.707	0.753	0.693	0.981	0.980
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.619	0.653	0.750	0.652	1.035	1.203
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.619	0.814	0.750	0.729	0.990	1.204

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.684	0.672	0.761	0.722	0.983	0.993
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.622	0.627	0.784	0.639	0.978	1.216
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.679	0.913	0.763	0.783	1.129	1.088
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.771	0.716	0.841	0.851	1.212	1.180
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.643	0.631	0.784	0.770	1.055	1.099
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.659	0.642	0.767	0.680	1.069	1.258
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.722	0.849	0.771	0.742	0.976	0.958
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.674	0.735	0.767	0.735	1.053	0.989
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.696	0.763	0.847	0.795	1.083	1.399
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.606	0.696	0.762	0.611	0.837	1.024
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.712	0.679	0.730	0.701	1.050	0.767
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.564	0.737	0.777	0.647	0.986	0.898
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.647	0.725	0.730	0.620	1.002	1.086
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.650	0.671	0.856	0.858	1.039	0.839
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.601	0.857	0.816	0.733	0.960	1.095
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.700	0.730	0.874	0.971	1.351	1.173
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.600	0.698	0.792	0.798	1.026	1.098
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.786	0.877	0.828	1.016	1.297	1.272
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.726	0.695	0.842	0.956	1.088	1.032
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.595	0.724	0.804	0.639	1.028	0.997
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.702	0.787	0.834	0.858	0.992	0.994
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.636	0.694	0.778	0.796	0.928	1.186
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.731	0.761	0.770	0.760	1.043	0.988
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.475	0.547	0.757	0.710	0.980	0.942
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.622	0.639	0.784	0.639	1.010	1.265
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.642	0.628	0.687	0.611	0.898	0.975
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.691	0.785	0.757	0.816	1.138	1.240
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.691	0.704	0.776	0.675	0.999	1.191
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.751	0.777	0.860	0.846	1.240	1.275
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.674	0.701	0.749	0.652	1.044	1.201
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.657	0.605	0.751	0.785	1.246	0.935
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.728	0.797	0.805	0.756	1.029	1.330
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.753	0.840	0.871	1.069	1.365	1.339
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.662	0.815	0.825	0.776	0.970	0.913
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.615	0.641	0.799	0.780	1.185	1.100
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.643	0.670	0.759	0.741	1.126	1.045
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.776	0.736	0.884	1.071	1.153	1.069
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.645	0.703	0.808	0.774	1.108	1.041
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.507	0.679	0.767	0.675	0.971	1.090
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.748	0.676	0.822	0.977	1.376	0.960
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.689	0.651	0.760	0.779	1.129	0.851
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.705	0.722	0.754	0.809	1.139	1.063
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.709	0.748	0.854	0.838	1.050	1.063
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.594	0.695	0.734	0.679	0.984	0.792
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.600	0.620	0.787	0.680	1.088	1.195
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.649	0.716	0.759	0.647	0.968	1.139
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.596	0.726	0.791	0.700	1.081	1.058
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.572	0.606	0.746	0.718	1.035	1.321
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.562	0.716	0.787	0.684	0.931	1.166
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.753	0.943	0.875	0.912	1.094	1.062
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.717	0.706	0.765	0.725	0.984	1.074
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.665	0.776	0.847	0.922	1.283	1.179
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.686	0.627	0.875	0.756	1.031	1.219
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.508	0.670	0.718	0.611	0.915	0.845
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.531	0.700	0.682	0.580	0.869	0.803
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.724	0.845	0.766	0.810	1.064	1.128
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.625	0.644	0.734	0.796	0.866	0.912
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.679	0.721	0.775	0.735	1.050	0.863
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.592	0.595	0.725	0.684	1.052	1.008
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.649	0.642	0.743	0.680	0.940	1.177
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.621	0.575	0.782	0.716	1.128	1.299
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.497	0.583	0.720	0.675	0.902	0.930
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.598	0.577	0.773	0.838	1.040	1.007
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.622	0.577	0.783	0.796	0.984	1.029
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.687	0.745	0.998	0.941	1.234	1.451
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.706	0.748	0.902	1.071	1.153	1.130
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.659	0.655	0.767	0.680	1.103	1.309
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.728	1.007	0.820	0.907	1.128	1.089
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.681	0.896	0.750	0.729	1.022	1.204
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.639	0.699	0.736	0.607	0.932	1.246

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.651	0.814	0.806	0.852	1.120	1.048
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.642	0.641	0.687	0.611	0.927	1.013
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.724	0.775	0.850	0.991	1.058	1.216
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.632	0.700	0.843	0.812	0.971	1.015
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.678	0.795	0.739	0.615	0.937	1.028
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.655	0.731	0.726	0.664	0.969	0.907
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.625	0.614	0.793	0.733	1.118	1.112
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.612	0.846	0.789	0.767	1.075	1.075
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.661	0.737	0.797	0.859	1.237	1.255
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.767	0.799	0.819	0.812	1.153	1.281
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.604	0.585	0.895	0.756	1.083	1.285
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.631	0.645	0.893	0.815	0.958	1.055
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.697	0.721	0.832	0.913	1.083	0.908
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.600	0.632	0.787	0.680	1.123	1.243
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.598	0.689	0.804	0.760	1.001	1.137
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.745	0.752	0.770	0.654	0.972	0.939
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.723	0.701	1.030	0.991	1.299	1.444
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.636	0.606	0.792	0.729	1.066	1.079
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.664	0.690	0.799	0.871	1.118	0.854
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.733	0.772	0.776	0.697	1.064	0.893
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.655	0.714	0.776	0.700	1.116	1.001
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.592	0.607	0.725	0.684	1.086	1.048
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.600	0.647	0.773	0.838	0.931	1.031
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.674	0.621	0.775	0.776	1.164	1.116
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.619	0.621	0.689	0.650	1.000	0.958
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.712	0.679	0.730	0.701	1.083	0.859
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.628	0.680	0.795	0.675	1.018	1.131
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.677	0.628	0.769	0.684	1.098	1.106
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.659	0.803	0.868	0.991	1.058	1.338
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.624	0.796	0.800	0.694	1.011	1.002
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.616	0.838	0.897	0.795	1.135	1.126
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.661	0.827	0.833	0.760	0.954	0.927
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.667	0.705	0.776	0.697	1.064	0.971
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.689	0.664	0.760	0.779	1.129	0.790
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.671	0.810	0.824	0.821	1.139	1.084
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.719	0.735	0.977	1.014	1.092	1.126
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.647	0.676	0.778	0.795	1.086	1.265
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.662	0.843	0.800	0.733	0.960	1.035
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.655	0.735	0.726	0.664	0.969	0.986
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.621	0.652	0.734	0.679	0.984	0.954
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.625	0.708	0.761	0.688	1.077	1.119
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.836	0.793	0.822	0.941	1.207	0.854
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.619	0.721	0.783	0.955	1.082	1.001
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.738	0.782	0.857	1.017	1.095	1.074
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.673	0.676	0.759	0.639	0.888	1.094
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.723	0.781	0.844	1.130	1.205	0.971
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.627	0.684	0.817	0.737	1.174	1.053
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.655	0.627	0.801	0.760	1.144	1.185
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.605	0.655	0.748	0.744	1.114	1.074
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.667	0.685	0.747	0.611	0.837	0.968
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.627	0.599	0.774	0.756	1.117	1.323
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.637	0.642	0.837	0.908	1.082	0.910
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.763	0.887	0.816	0.725	1.045	1.120
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.700	0.775	0.775	0.750	0.990	0.801
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.680	0.705	0.752	0.675	0.879	1.114
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.643	0.876	0.852	0.756	1.079	1.069
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.711	0.700	0.867	0.912	1.234	1.186
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.572	0.618	0.746	0.718	1.068	1.374
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.663	0.642	0.912	0.840	1.004	1.152
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.707	0.680	0.764	0.827	1.160	1.007
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.590	0.625	0.803	0.991	1.008	1.005
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.756	0.719	0.979	0.941	1.234	1.319
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.781	0.729	0.957	0.941	1.176	1.352
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.649	0.682	0.697	0.645	0.935	0.906
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.612	0.627	0.759	0.639	0.860	1.137
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.724	0.691	0.867	0.907	1.177	1.151
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.581	0.651	0.784	0.639	0.978	1.050
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.674	0.701	0.749	0.652	1.012	1.201
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.735	0.777	0.767	0.756	1.093	0.846
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.650	0.671	0.856	0.858	1.073	0.839

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DV13	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.756	0.722	0.823	0.862	1.118	1.093
DV13	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.793	0.852	0.806	0.824	1.116	0.941
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.584	0.635	0.720	0.675	0.931	1.055
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.625	0.644	0.734	0.796	0.894	0.912
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.684	0.690	0.784	0.639	1.010	1.216
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.692	0.782	0.809	0.801	0.882	0.942
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.707	0.681	0.784	0.770	1.055	1.056
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.647	0.911	0.772	0.777	1.022	1.030
DV13	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.820	0.820	0.779	0.827	1.070	0.915
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.651	0.767	0.774	0.767	1.042	1.198
DV12	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.735	0.831	0.824	0.778	1.071	0.980
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.609	0.716	0.762	0.716	1.043	1.350
DV2e	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.728	0.717	0.938	0.798	1.086	1.336
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.767	0.774	0.742	0.738	1.009	0.884
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.674	0.621	0.775	0.776	1.128	1.116
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.623	0.703	0.791	0.710	0.925	0.995
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.699	0.739	0.772	0.908	1.057	0.875
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.575	0.694	0.837	0.710	1.071	0.989
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.733	0.772	0.776	0.697	1.031	0.893
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.580	0.726	0.762	0.611	0.864	0.869
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.605	0.617	0.765	0.884	0.931	0.904
DV13	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.757	0.720	0.802	0.926	1.230	1.042
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.681	0.683	0.754	0.652	1.054	1.081
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.634	0.716	0.823	0.838	0.907	1.107
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.686	0.657	0.875	0.756	0.963	1.118
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.556	0.596	0.858	0.641	0.983	1.062
DV11	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.824	0.904	0.814	0.840	1.049	0.740
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.625	0.614	0.793	0.733	1.083	1.112
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.619	0.634	0.689	0.650	1.032	0.996
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.514	0.699	0.779	0.607	0.946	1.002
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.700	0.663	0.792	0.729	1.066	0.992
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.655	0.731	0.726	0.664	0.938	0.907
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.628	0.950	0.807	0.774	0.981	0.909
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.684	0.655	0.761	0.722	1.086	1.126
DV2d	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.697	0.964	0.863	0.955	1.187	1.147
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.667	0.705	0.776	0.697	1.031	0.971
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.605	0.601	0.765	0.884	1.029	1.026
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.622	0.601	0.803	0.796	1.035	0.940
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.579	0.705	0.793	0.796	0.928	1.254
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.741	0.804	0.767	0.735	1.053	0.909
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.655	0.714	0.776	0.700	1.081	1.001
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.739	0.741	0.861	0.903	1.044	0.989
DV12	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.791	0.785	0.904	1.011	1.107	1.024
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.539	0.565	0.741	0.756	1.071	1.149
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.569	0.625	0.749	0.796	0.957	1.052
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.709	0.769	0.808	0.774	1.108	0.957
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.475	0.547	0.757	0.710	0.950	0.942
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.745	0.752	0.770	0.654	0.941	0.939
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.636	0.606	0.792	0.729	1.032	1.079
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.682	0.637	0.768	0.738	1.105	0.776
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.615	0.678	0.810	0.884	0.998	1.222
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.621	0.575	0.782	0.716	1.093	1.299
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.687	0.784	0.785	0.694	1.011	0.947
DV13	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.832	0.790	0.823	0.862	1.118	1.005
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.593	0.651	0.762	0.675	0.978	1.277
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.655	0.735	0.726	0.664	0.938	0.986
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.605	0.655	0.748	0.744	1.079	1.074
DV11	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.773	0.822	0.848	0.915	1.196	0.920
DV12	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.714	0.779	0.893	0.917	1.297	1.124
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.671	0.778	0.746	0.582	0.946	1.049
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.707	0.769	0.757	0.647	0.946	1.137
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.601	0.910	0.850	0.814	1.032	0.957
DV2m	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.723	0.730	1.056	0.991	1.323	1.318
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.504	0.598	0.762	0.675	0.978	1.126
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.667	0.747	0.816	0.754	0.959	1.194
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.677	0.628	0.769	0.684	1.064	1.106
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.655	0.673	0.802	0.727	1.012	1.052
DV13	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.796	0.756	0.867	0.907	1.177	1.058
DV11	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.794	0.842	0.796	0.894	1.146	0.858
DV2d	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.761	1.062	0.810	0.870	1.084	1.066

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.639	0.699	0.736	0.607	0.903	1.246
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.627	0.684	0.817	0.737	1.138	1.053
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.778	0.745	0.784	0.770	1.055	0.971
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.716	0.843	0.774	0.767	1.075	1.198
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.651	0.705	0.816	0.893	1.180	1.466
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.634	0.719	0.756	0.738	1.009	1.017
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.679	0.707	0.775	0.735	1.050	0.929
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.687	0.662	0.793	0.733	1.118	1.069
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.622	0.666	0.804	0.639	1.028	1.155
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.659	0.682	0.787	0.680	1.123	1.195
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.713	0.749	0.762	0.647	0.986	1.023
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.619	0.694	0.769	0.652	1.088	1.143
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.686	0.933	0.755	0.826	1.117	1.066
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.619	0.616	0.873	0.863	1.030	1.145
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.650	0.710	0.764	0.607	0.946	1.141
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.673	0.658	0.759	0.639	0.981	1.240
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.565	0.769	0.779	0.607	0.977	1.002
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.606	0.661	0.765	0.884	0.951	1.010
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.620	0.680	0.724	0.641	0.900	1.213
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.690	0.646	0.774	0.756	1.117	1.272
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.622	0.697	0.776	0.722	0.983	1.092
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.705	0.688	0.960	0.798	1.259	1.477
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.707	0.691	0.784	0.770	1.055	1.010
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.527	0.624	0.724	0.641	0.900	1.070
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.651	0.631	0.791	0.710	1.022	1.229
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.710	0.690	0.778	0.679	0.995	1.046
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.678	0.827	0.865	0.871	1.232	1.129
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.766	0.786	0.831	0.795	0.981	1.214
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.771	0.750	0.841	0.851	1.097	1.082
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.752	0.834	0.876	0.960	1.052	1.029
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.637	0.642	0.837	0.908	1.117	0.910
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.658	0.667	0.785	0.725	1.134	1.114
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.716	0.827	0.774	0.767	1.042	1.152
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.722	0.850	0.788	0.908	1.080	1.152
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.684	0.622	0.783	0.796	1.016	0.990
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.691	0.797	0.830	0.955	1.137	1.166
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.747	0.821	0.793	0.658	1.021	0.855
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.591	0.679	0.760	0.607	0.929	1.271
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.642	0.667	0.704	0.611	0.944	0.926
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.657	0.750	0.826	0.731	1.064	0.997
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.778	0.716	0.816	0.968	1.164	0.800
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.673	0.676	0.759	0.639	0.860	1.094
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.584	0.651	0.701	0.611	0.898	1.072
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.793	0.822	0.910	1.137	1.234	0.969
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.652	0.685	0.780	0.725	1.088	1.238
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.569	0.625	0.749	0.796	0.988	1.052
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.719	0.798	0.922	1.011	1.107	1.083
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.626	0.723	0.733	0.721	0.897	0.909
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.700	0.663	0.792	0.729	1.032	0.992
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.722	0.833	0.788	0.908	1.046	1.107
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.657	0.605	0.751	0.785	1.207	0.935
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.574	0.681	0.834	0.840	1.080	1.202
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.606	0.721	0.836	0.754	0.976	1.134
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.524	0.597	0.858	0.641	1.086	1.158
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.664	0.630	0.895	0.756	1.118	1.236
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.728	0.698	0.938	0.798	1.200	1.515
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.623	0.828	0.833	0.760	1.054	1.010
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.604	0.621	0.917	0.756	1.138	1.221
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.679	0.752	0.793	0.658	1.021	0.930
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.604	0.609	0.917	0.756	1.103	1.174
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.587	0.704	0.791	0.710	1.022	1.084
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.610	0.680	0.666	0.580	0.853	1.018
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.688	0.734	0.742	0.688	1.058	1.179
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.619	0.721	0.783	0.955	1.049	1.001
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.699	0.753	0.772	0.908	1.091	0.910
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.663	0.626	0.912	0.840	1.109	1.307
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.721	0.725	0.781	0.781	1.114	0.965
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.620	0.694	0.724	0.641	0.929	1.262
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.808	0.907	0.824	0.778	1.071	0.901
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.758	0.716	0.760	0.779	1.129	0.760

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV12	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.668	0.778	0.742	0.627	0.930	0.869
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.478	0.585	0.720	0.675	0.976	0.945
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.668	0.753	0.788	0.907	1.224	1.229
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.532	0.664	0.775	0.639	0.888	1.020
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.668	0.784	0.742	0.627	0.930	0.945
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.674	0.734	0.749	0.652	0.945	1.101
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.649	0.792	0.858	0.912	1.187	1.118
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.771	0.768	0.820	0.874	1.181	0.998
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.728	0.835	0.805	0.756	0.931	1.219
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.616	0.699	0.765	0.703	1.070	1.029
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.674	0.810	0.828	0.796	0.997	1.111
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.547	0.727	0.762	0.611	0.955	0.947
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.580	0.726	0.762	0.611	0.837	0.869
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.687	0.662	0.793	0.733	1.083	1.069
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.787	0.909	0.908	1.189	1.255	1.244
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.675	0.742	0.834	0.840	1.080	1.362
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.686	0.657	0.875	0.756	0.933	1.118
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.648	0.646	0.810	0.689	1.023	1.033
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.722	0.760	0.808	0.817	1.129	0.855
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.563	0.644	0.703	0.650	1.000	1.054
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.647	0.625	0.803	0.991	1.090	1.021
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.679	0.828	0.815	0.867	1.128	1.062
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.584	0.635	0.720	0.675	0.902	1.055
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.656	0.600	0.921	0.796	1.121	1.283
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.771	0.770	0.842	0.814	1.073	1.047
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.619	0.616	0.873	0.863	0.998	1.145
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.619	0.864	0.781	0.810	1.064	1.053
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.638	0.627	0.799	0.756	1.149	1.297
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.836	0.873	0.796	0.781	1.027	0.877
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.630	0.602	0.737	0.760	1.111	1.094
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.705	0.703	0.955	1.073	1.137	1.222
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.682	0.833	0.809	0.795	1.001	1.322
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.480	0.558	0.750	0.750	0.970	0.922
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.753	0.872	0.882	1.080	1.172	0.973
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.696	0.799	0.847	0.795	0.981	1.284
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.556	0.596	0.858	0.641	0.952	1.062
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.633	0.764	0.751	0.662	1.011	1.014
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.728	0.822	0.719	0.701	0.959	0.888
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.621	0.602	0.782	0.716	1.021	1.191
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.599	0.649	0.960	0.798	1.259	1.276
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.767	0.837	0.819	0.812	1.043	1.175
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.776	0.726	0.840	0.918	1.259	0.828
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.622	0.930	0.816	0.733	0.960	0.929
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.604	0.656	0.768	0.693	1.012	1.127
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.708	0.814	0.875	0.795	1.115	1.427
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.746	0.833	0.794	0.827	1.070	0.968
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.539	0.565	0.741	0.756	1.037	1.149
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.712	0.679	0.730	0.701	1.050	0.859
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.720	0.726	0.802	0.727	1.012	1.012
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.664	0.690	0.799	0.871	1.083	0.854
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.774	0.794	0.824	0.964	1.106	0.855
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.781	0.824	0.758	0.697	0.969	0.847
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.679	0.721	0.775	0.735	1.083	0.966
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.622	0.601	0.803	0.796	1.003	0.940
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.580	0.715	0.770	0.710	0.944	1.277
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.755	0.856	0.785	0.694	1.011	0.871
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.616	0.651	0.785	0.684	1.098	1.216
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.781	0.764	0.957	0.941	1.064	1.240
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.633	0.787	0.773	0.769	1.067	1.052
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.590	0.623	0.758	0.680	1.072	1.357
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.507	0.584	0.720	0.675	0.884	0.867
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.747	0.821	0.793	0.658	0.989	0.855
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.686	0.640	0.875	0.756	1.065	1.268
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.760	0.805	0.838	0.941	1.207	0.903
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.598	0.604	0.773	0.838	0.911	0.923
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.848	0.841	0.842	0.814	1.073	0.963
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.735	0.777	0.767	0.756	1.059	0.846
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.639	0.732	0.736	0.607	0.844	1.143
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.598	0.588	0.773	0.838	1.007	1.047
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.722	0.878	0.779	0.870	1.176	1.061

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.738	0.737	0.886	0.857	1.130	1.102
DV3m	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.779	0.802	0.858	0.795	1.115	1.349
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.628	0.798	0.772	0.816	1.175	1.311
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.590	0.707	0.711	0.645	0.935	0.997
DV13	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.688	0.747	0.818	0.926	1.230	1.146
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.650	0.685	0.856	0.858	1.039	0.872
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.677	0.658	0.769	0.684	0.994	1.014
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.618	0.686	0.817	0.710	1.052	1.041
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.676	0.722	0.804	1.009	1.137	0.903
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.552	0.691	0.760	0.607	0.929	1.055
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.713	0.706	0.810	0.689	1.023	0.950
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.542	0.708	0.770	0.710	0.944	1.084
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.478	0.585	0.720	0.675	1.008	0.945
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.674	0.817	0.783	0.735	1.053	0.962
DV2m	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.759	0.904	0.915	0.938	1.113	1.210
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.615	0.732	0.754	0.756	1.032	1.322
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.610	0.840	0.840	0.821	1.139	1.192
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.682	0.722	0.824	0.860	1.044	1.059
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.673	0.658	0.759	0.639	0.951	1.240
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.606	0.731	0.791	0.697	1.064	1.068
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.679	0.752	0.793	0.658	0.989	0.930
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.643	0.681	0.745	0.650	1.043	1.155
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.627	0.628	0.774	0.756	1.011	1.213
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.638	0.878	0.798	0.780	1.083	1.133
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.655	0.656	0.801	0.760	1.035	1.087
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.631	0.658	0.893	0.815	0.989	1.097
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.682	0.637	0.768	0.738	1.140	0.869
DV2m	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.718	0.759	0.906	0.891	1.306	1.396
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.668	0.784	0.742	0.627	0.901	0.945
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.652	0.607	0.808	0.862	1.213	1.151
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.672	0.736	0.740	0.785	1.102	1.052
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.616	0.699	0.765	0.703	1.036	1.029
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.679	0.913	0.763	0.783	1.093	1.088
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.592	0.747	0.767	0.675	0.879	0.999
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.723	0.652	0.751	0.785	1.246	0.899
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.681	0.718	0.750	0.652	1.069	1.203
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.723	0.819	0.826	0.731	1.064	0.917
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.589	0.786	0.796	0.679	0.870	1.104
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.681	0.777	0.783	0.955	1.082	0.963
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.545	0.658	0.788	0.838	0.961	1.090
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.793	0.793	0.802	0.727	1.012	0.931
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.606	0.729	0.759	0.647	0.968	0.946
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.600	0.665	0.754	0.712	0.968	1.251
DV11	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.811	0.759	0.798	0.872	1.196	0.787
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.658	0.629	0.700	0.722	1.055	1.040
DV2m	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.682	0.806	0.878	0.846	1.240	1.403
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.633	0.764	0.751	0.662	0.979	1.014
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.502	0.665	0.775	0.639	0.981	1.113
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.689	0.664	0.760	0.779	1.129	0.885
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.668	0.778	0.742	0.627	0.901	0.869
DV11	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.748	0.690	0.822	0.977	1.376	0.998
DV3m	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.740	0.851	0.831	0.756	1.059	1.356
DV11	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.773	0.806	0.848	0.915	1.196	0.991
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.580	0.637	0.716	0.679	0.966	0.868
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.724	0.691	0.766	0.725	1.113	1.173
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.524	0.597	0.858	0.641	1.052	1.158
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.674	0.734	0.749	0.652	0.915	1.101
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.604	0.656	0.768	0.693	0.981	1.127
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.622	0.639	0.784	0.639	0.978	1.265
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.648	0.646	0.810	0.689	0.991	1.033
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.510	0.610	0.754	0.712	0.968	1.103
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.650	0.747	0.760	0.607	0.959	1.271
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.654	0.676	0.832	0.867	1.274	1.090
DV12	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.811	0.805	0.886	0.857	1.130	1.014
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.564	0.705	0.739	0.641	0.929	1.334
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.667	0.793	0.836	0.754	1.008	1.134
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.684	0.622	0.783	0.796	0.984	0.990
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.684	0.706	0.790	0.824	1.211	1.036
DV2d	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.795	1.021	0.880	1.126	1.164	1.207
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.684	0.686	0.761	0.722	0.983	1.033

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.786	0.895	0.828	1.016	1.297	1.323
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.507	0.584	0.720	0.675	0.912	0.867
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.547	0.727	0.762	0.611	0.925	0.947
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.631	0.614	0.808	0.716	1.161	1.325
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.659	0.655	0.767	0.680	1.069	1.309
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.598	0.604	0.773	0.838	0.941	0.923
DV11	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.832	0.759	0.857	1.084	1.234	0.828
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.720	0.735	0.802	0.727	1.012	0.968
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.479	0.634	0.739	0.641	0.929	1.132
DV13	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.732	0.748	0.830	0.922	1.283	1.072
DV3e	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.771	0.731	0.841	0.851	1.212	1.227
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.656	0.600	0.921	0.796	1.086	1.283
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.698	0.752	0.823	0.838	1.002	1.207
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.682	0.650	0.768	0.738	1.140	0.807
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.598	0.588	0.773	0.838	1.040	1.047
DV2m	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.731	0.776	0.770	0.760	1.043	1.027
DV2d	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.753	0.856	0.871	1.069	1.365	1.392
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.642	0.641	0.687	0.611	0.898	1.013
DV2m	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.674	0.773	0.809	0.851	1.199	1.183
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.595	0.724	0.804	0.639	0.996	0.997
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.682	0.722	0.824	0.860	1.012	1.059
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.646	0.767	0.773	0.697	0.969	0.974
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.709	0.763	0.854	0.838	1.050	1.106
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.691	0.718	0.776	0.675	0.999	1.239
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.532	0.664	0.775	0.639	0.860	1.020
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.724	0.862	0.766	0.810	1.064	1.173
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.526	0.631	0.720	0.675	0.976	0.909
DV2m	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.751	0.793	0.860	0.846	1.240	1.326
DV2d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.753	0.961	0.875	0.912	1.094	1.104
DV3m	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.742	0.702	0.774	0.851	1.178	1.133
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.699	0.815	0.821	1.009	1.125	1.142
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.616	0.651	0.785	0.684	1.064	1.216
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.621	0.602	0.782	0.716	0.989	1.191
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.657	0.864	0.804	0.908	1.080	1.218
DV3e	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.777	0.721	0.856	0.891	1.246	1.386
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.739	0.775	0.791	0.919	1.106	0.836
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.642	0.616	0.932	0.840	1.164	1.274
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.606	0.731	0.791	0.697	1.031	1.068
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.645	0.730	0.850	0.838	1.031	1.231
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.686	0.963	0.867	0.961	1.011	1.008
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.701	0.692	0.837	0.908	1.082	0.875
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.600	0.632	0.787	0.680	1.088	1.243
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.592	0.607	0.725	0.684	1.052	1.048
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.590	0.623	0.758	0.680	1.039	1.357
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.686	0.640	0.875	0.756	1.031	1.268
DV2d	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.721	0.915	0.845	0.957	1.217	1.167
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.671	0.810	0.824	0.821	1.104	1.084
DV2m	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.694	0.824	0.746	0.722	0.991	1.032
DV3e	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.732	0.776	0.815	0.809	1.152	1.233
DV12	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.719	0.750	0.977	1.014	1.092	1.171
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.631	0.658	0.893	0.815	0.958	1.097
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.562	0.636	0.817	0.710	1.052	1.083
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.713	0.706	0.810	0.689	0.991	0.950
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.741	0.760	0.867	1.015	1.164	0.900
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.591	0.721	0.779	0.607	0.977	1.207
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.643	0.681	0.745	0.650	1.010	1.155
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.677	0.658	0.769	0.684	0.963	1.014
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.661	0.737	0.797	0.859	1.198	1.255
DV2m	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.779	0.835	0.879	0.795	1.135	1.232
DV2e	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.666	0.715	0.988	0.840	1.143	1.193
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.650	0.685	0.856	0.858	1.073	0.872
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.690	0.677	0.774	0.756	1.011	1.167
DV3m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.775	0.819	0.820	0.812	1.180	1.284
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.621	0.587	0.782	0.716	1.128	1.351
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.681	0.896	0.750	0.729	0.990	1.204
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.572	0.618	0.746	0.718	1.035	1.374
DV3d	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.724	0.791	0.850	0.991	1.058	1.265
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.770	0.853	0.775	0.750	0.990	0.801
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.633	0.803	0.773	0.769	1.102	1.094
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.661	0.751	0.797	0.859	1.237	1.305

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.715	0.909	0.844	1.016	1.297	1.399
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.666	0.732	0.745	0.801	0.947	0.987
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.584	0.692	0.718	0.611	0.944	1.018
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.688	0.840	0.824	0.941	1.005	1.271
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.829	0.842	0.865	1.080	1.172	0.885
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.715	1.021	0.848	0.867	1.039	1.110
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.636	0.618	0.792	0.729	1.066	1.122
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.674	0.633	0.775	0.776	1.164	1.161
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.645	0.815	0.768	0.625	0.970	0.972
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.613	0.722	0.984	0.798	1.283	1.211
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.667	0.719	0.776	0.697	1.064	1.010
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.639	0.732	0.736	0.607	0.817	1.143
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.580	0.620	0.805	0.931	1.001	1.022
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.673	0.930	0.789	0.767	1.075	1.075
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.609	0.716	0.762	0.716	1.010	1.350
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.618	0.683	0.767	0.675	0.971	1.285
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.610	0.723	0.682	0.580	0.897	0.967
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.558	0.630	0.720	0.675	0.884	0.833
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.590	0.637	0.803	0.991	1.008	1.045
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.676	0.875	0.838	1.006	1.098	1.166
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.674	0.747	0.754	0.645	0.945	1.093
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.612	0.846	0.789	0.767	1.042	1.075
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.747	0.777	0.775	0.735	1.083	0.829
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.623	0.650	0.893	0.756	1.065	1.341
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.558	0.747	0.767	0.675	0.971	1.090
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.673	0.690	0.759	0.639	0.888	1.137
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.621	0.665	0.734	0.679	0.984	0.992
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.707	0.806	0.757	0.647	0.856	1.042
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.742	0.875	0.735	0.662	0.920	0.851
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.645	0.715	0.794	0.679	0.995	1.151
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.583	0.577	0.720	0.675	0.976	1.071
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.652	0.616	0.708	0.684	1.066	1.062
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.671	0.827	0.824	0.821	1.139	1.127
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.665	0.648	0.765	0.884	1.029	0.986
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.619	0.634	0.689	0.650	1.000	0.996
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.779	0.871	0.755	0.785	1.016	0.919
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.695	0.957	0.919	1.022	1.258	1.272
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.584	0.647	0.720	0.675	0.931	1.097
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.628	0.694	0.795	0.675	1.018	1.176
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.605	0.630	0.765	0.884	0.931	0.941
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.663	0.655	0.912	0.840	1.004	1.198
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.707	0.693	0.764	0.827	1.160	1.047
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.616	0.700	0.785	0.654	0.972	1.080
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.724	0.705	0.867	0.907	1.177	1.197
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.756	0.736	0.823	0.862	1.118	1.137
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.716	0.895	0.806	0.852	1.120	1.048
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.699	0.753	0.772	0.908	1.057	0.910
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.695	0.770	0.843	0.812	1.003	1.015
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.677	0.641	0.769	0.684	1.098	1.150
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.526	0.631	0.720	0.675	1.008	0.909
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.647	0.689	0.778	0.795	1.086	1.316
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.710	0.722	0.778	0.679	0.900	0.960
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.684	0.690	0.784	0.639	0.978	1.216
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.651	0.661	0.791	0.710	0.925	1.127
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.622	0.613	0.803	0.796	1.035	0.978
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.701	0.796	0.836	0.874	1.181	1.098
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.652	0.718	0.780	0.725	0.984	1.136
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.816	0.943	0.846	0.955	1.187	1.229
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.685	0.785	0.757	0.742	1.058	1.008
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.569	0.654	0.749	0.796	0.866	0.965
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.728	0.731	0.938	0.798	1.086	1.389
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.656	0.629	0.921	0.796	1.014	1.177
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.707	0.695	0.784	0.770	1.055	1.099
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.649	0.695	0.697	0.645	0.935	0.943
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.757	0.735	0.802	0.926	1.230	1.084
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.502	0.665	0.775	0.639	0.951	1.113
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.555	0.644	0.762	0.675	0.978	1.083
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.665	0.647	0.826	0.814	1.164	1.102
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.756	0.733	0.979	0.941	1.234	1.372
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.681	0.777	0.783	0.955	1.049	0.963

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.545	0.658	0.788	0.838	0.931	1.090
DV12	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.760	0.887	0.812	0.781	1.027	0.927
DV3e	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.628	0.716	0.988	0.840	1.263	1.300
DV12	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.746	0.798	0.848	0.871	1.232	1.027
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.475	0.557	0.757	0.710	0.980	0.979
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.674	0.633	0.775	0.776	1.128	1.161
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.684	0.703	0.784	0.639	1.010	1.265
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.617	0.858	0.831	0.867	1.128	1.168
DV13	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.688	0.748	0.840	0.862	1.118	1.203
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.687	0.870	0.800	0.694	1.011	0.921
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.667	0.719	0.776	0.697	1.031	1.010
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.618	0.780	0.809	0.658	1.021	1.023
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.697	0.753	0.808	0.778	1.162	0.992
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.539	0.577	0.741	0.756	1.071	1.195
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.636	0.618	0.792	0.729	1.032	1.122
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.686	0.670	0.875	0.756	0.963	1.163
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.558	0.630	0.720	0.675	0.912	0.833
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.593	0.651	0.762	0.675	0.947	1.277
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.590	0.652	0.758	0.680	0.970	1.245
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.679	0.721	0.775	0.735	1.050	0.966
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.647	0.690	0.744	0.701	1.083	0.908
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.599	0.652	0.714	0.722	1.055	1.144
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.528	0.648	0.730	0.679	0.966	0.918
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.727	0.810	0.797	0.859	1.237	1.255
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.701	0.692	0.837	0.908	1.117	0.875
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.724	0.720	0.785	0.725	1.134	1.071
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.647	0.690	0.744	0.701	1.083	0.811
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.645	0.815	0.768	0.625	0.940	0.972
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.504	0.598	0.762	0.675	0.947	1.126
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.667	0.721	0.851	0.819	1.223	1.044
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.583	0.577	0.720	0.675	1.008	1.071
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.659	0.682	0.787	0.680	1.088	1.195
DV2m	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.687	0.791	1.023	0.941	1.257	1.378
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.671	0.778	0.746	0.582	0.917	1.049
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.635	0.603	0.942	0.796	1.177	1.301
DV2m	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.723	0.745	1.056	0.991	1.323	1.371
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.616	0.682	0.785	0.684	0.994	1.115
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.723	0.652	0.751	0.785	1.207	0.899
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.619	0.694	0.769	0.652	1.054	1.143
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.683	0.633	0.782	0.716	1.128	1.299
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.621	0.587	0.782	0.716	1.093	1.351
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.593	0.664	0.762	0.675	0.978	1.328
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.778	0.730	0.816	0.968	1.164	0.832
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.687	0.675	0.793	0.733	1.118	1.112
DV13	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.719	0.780	0.777	0.879	1.169	1.089
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.643	0.713	0.745	0.650	0.944	1.060
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.569	0.654	0.749	0.796	0.894	0.965
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.695	0.770	0.843	0.812	0.971	1.015
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.750	0.701	0.768	0.738	1.140	0.776
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.682	0.637	0.768	0.738	1.105	0.869
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.692	0.821	0.840	0.913	1.086	0.983
DV2d	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.822	0.950	0.862	1.130	1.192	1.182
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.660	0.706	0.859	0.956	1.088	1.092
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.622	0.666	0.804	0.639	0.996	1.155
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.714	0.744	0.816	0.774	1.140	0.873
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.622	0.679	0.804	0.639	1.028	1.201
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.716	0.843	0.774	0.767	1.042	1.198
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.677	0.641	0.769	0.684	1.064	1.150
DV2e	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.666	0.833	0.847	0.795	0.981	1.089
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.684	0.635	0.783	0.796	1.016	1.029
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.642	0.667	0.704	0.611	0.915	0.926
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.659	0.650	0.910	0.958	1.073	1.135
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.616	0.700	0.785	0.654	0.941	1.080
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.691	0.813	0.830	0.955	1.137	1.212
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.689	0.693	0.798	0.824	1.246	1.012
DV2m	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.756	0.763	1.003	0.941	1.257	1.253
DV2e	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.647	0.654	0.803	0.991	0.987	0.936
DV3d	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.600	0.712	0.792	0.798	1.026	1.142
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.565	0.769	0.779	0.607	0.946	1.002
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.691	0.748	0.795	0.675	1.018	1.131

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.659	0.696	0.787	0.680	1.123	1.243
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.623	0.650	0.893	0.756	1.031	1.341
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.651	0.644	0.791	0.710	1.022	1.278
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.700	0.667	0.792	0.729	1.066	1.079
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.594	0.709	0.734	0.679	0.984	0.824
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.673	0.690	0.759	0.639	0.860	1.137
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.652	0.707	0.757	0.770	1.114	0.875
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.690	0.833	0.865	0.867	1.175	1.139
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.710	0.703	0.778	0.679	0.995	1.088
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.690	0.659	0.774	0.756	1.117	1.323
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.771	0.765	0.841	0.851	1.097	1.125
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.597	0.734	0.768	0.810	1.104	0.915
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.633	0.763	0.837	0.710	1.071	0.989
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.647	0.637	0.803	0.991	1.090	1.061
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.733	0.787	0.776	0.697	1.064	0.928
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.705	0.701	0.960	0.798	1.259	1.536
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.664	0.630	0.895	0.756	1.083	1.236
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.722	0.850	0.788	0.908	1.046	1.152
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.679	0.767	0.793	0.658	1.021	0.967
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.706	0.775	0.792	0.798	1.026	1.294
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.642	0.681	0.704	0.611	0.944	0.963
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.620	0.694	0.724	0.641	0.900	1.262
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.551	0.677	0.694	0.645	0.918	0.872
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.721	0.739	0.781	0.781	1.114	1.003
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.622	0.732	0.806	0.824	1.211	1.139
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.771	0.784	0.820	0.874	1.181	1.038
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.691	0.797	0.830	0.955	1.101	1.166
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.704	0.823	0.840	0.964	1.106	0.941
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.771	0.785	0.842	0.814	1.073	1.089
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.766	0.777	0.832	0.913	1.118	0.873
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.604	0.621	0.917	0.756	1.103	1.221
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.682	0.650	0.768	0.738	1.105	0.807
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.714	0.739	0.856	0.858	1.039	0.839
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.794	0.927	0.771	0.742	0.976	0.881
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.584	0.647	0.720	0.675	0.902	1.097
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.523	0.601	0.757	0.710	0.980	0.942
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.777	0.755	0.856	0.891	1.128	1.271
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.732	0.813	0.815	0.809	1.042	1.131
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.658	0.635	0.773	0.838	1.007	1.007
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.699	0.638	0.783	0.872	1.298	0.927
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.648	0.659	0.810	0.689	1.023	1.074
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.649	0.761	0.777	0.647	0.986	1.082
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.618	0.780	0.809	0.658	0.989	1.023
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.551	0.672	0.780	0.884	0.951	1.068
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.787	0.927	0.908	1.189	1.255	1.294
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.545	0.723	0.808	0.798	1.026	1.208
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.687	0.675	0.793	0.733	1.083	1.112
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.642	0.803	0.808	0.798	1.026	1.424
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.656	0.629	0.921	0.796	0.982	1.177
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.748	0.984	0.879	1.130	1.192	1.300
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.669	0.707	0.813	0.956	1.149	0.922
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.698	0.787	0.823	0.838	0.907	1.107
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.649	0.808	0.858	0.912	1.187	1.162
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.664	0.643	0.895	0.756	1.118	1.285
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.598	0.616	0.773	0.838	0.911	0.960
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.600	0.665	0.783	0.680	1.103	1.384
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.592	0.638	0.722	0.684	1.066	1.168
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.668	0.768	0.788	0.907	1.224	1.278
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.686	0.670	0.875	0.756	0.933	1.163
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.769	0.729	0.792	0.729	1.066	0.992
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.656	0.612	0.921	0.796	1.121	1.334
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.621	0.811	0.777	0.647	0.986	0.898
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.526	0.558	0.877	0.641	1.141	1.150
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.622	0.613	0.803	0.796	1.003	0.978
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.675	0.757	0.834	0.840	1.080	1.417
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.774	0.810	0.824	0.964	1.106	0.889
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.590	0.652	0.758	0.680	0.940	1.245
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.739	0.671	0.967	0.893	1.379	1.587
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.700	0.676	0.792	0.729	1.066	1.032
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.756	0.786	0.874	1.084	1.234	0.911

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.534	0.675	0.792	0.675	0.999	1.088
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.676	0.736	0.804	1.009	1.137	0.939
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.683	0.633	0.782	0.716	1.093	1.299
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.720	0.741	0.802	0.727	1.012	1.052
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.832	0.805	0.823	0.862	1.118	1.046
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.679	0.844	0.815	0.867	1.128	1.104
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.629	0.667	0.746	0.718	1.068	1.321
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.475	0.557	0.757	0.710	0.950	0.979
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.539	0.577	0.741	0.756	1.037	1.195
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.700	0.667	0.792	0.729	1.032	1.079
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.733	0.787	0.776	0.697	1.031	0.928
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.682	0.650	0.768	0.738	1.140	0.904
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.621	0.615	0.782	0.716	1.021	1.239
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.630	0.614	0.737	0.760	1.111	1.138
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.738	0.751	0.886	0.857	1.130	1.146
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.638	0.878	0.798	0.780	1.049	1.133
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.638	0.640	0.799	0.756	1.149	1.349
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.616	0.682	0.785	0.684	0.963	1.115
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.628	0.798	0.772	0.816	1.138	1.311
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.643	0.713	0.745	0.650	0.914	1.060
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.747	0.777	0.775	0.735	1.050	0.829
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.681	0.718	0.750	0.652	1.035	1.203
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.733	0.832	0.794	0.831	1.122	1.043
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.773	0.822	0.848	0.915	1.196	1.031
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.610	0.840	0.840	0.821	1.104	1.192
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.758	0.716	0.760	0.779	1.129	0.851
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.575	0.708	0.837	0.710	1.071	1.028
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.623	0.681	0.893	0.756	0.963	1.230
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.585	0.731	0.775	0.639	0.888	1.020
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.796	0.771	0.867	0.907	1.177	1.101
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.681	0.793	0.783	0.955	1.082	1.001
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.640	0.817	0.861	0.851	1.061	1.244
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.556	0.608	0.858	0.641	0.983	1.104
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.679	0.767	0.793	0.658	0.989	0.967
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.681	0.950	0.781	0.810	1.064	1.053
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.636	0.775	0.793	0.796	0.958	1.254
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.684	0.732	0.804	0.639	1.028	1.155
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.621	0.755	0.767	0.760	1.024	0.950
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.546	0.663	0.701	0.611	0.927	0.890
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.705	0.730	0.984	0.798	1.283	1.403
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.452	0.592	0.734	0.675	0.931	0.984
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.778	0.760	0.784	0.770	1.055	1.010
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.716	0.694	0.791	0.710	1.022	1.229
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.723	0.665	0.751	0.785	1.246	0.935
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.832	0.774	0.857	1.084	1.234	0.861
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.658	0.635	0.773	0.838	1.040	1.007
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.677	0.671	0.769	0.684	0.994	1.054
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.776	0.726	0.840	0.918	1.259	0.927
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.677	0.731	0.810	0.884	0.998	1.175
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.705	0.876	0.859	0.863	1.043	0.941
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.769	0.729	0.792	0.729	1.032	0.992
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.758	0.730	0.760	0.779	1.129	0.790
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.561	0.658	0.754	0.712	0.968	1.061
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.652	0.619	0.808	0.862	1.213	1.197
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.598	0.616	0.773	0.838	0.941	0.960
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.701	0.798	0.859	0.814	1.073	1.152
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.619	0.667	0.686	0.650	1.013	1.109
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.672	0.693	0.930	0.905	1.030	1.088
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.631	0.614	0.808	0.716	1.125	1.325
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.711	0.760	0.798	0.840	1.139	0.872
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.618	0.716	0.767	0.675	0.879	1.178
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.559	0.607	0.757	0.710	0.980	1.110
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.681	0.665	0.873	0.863	1.030	1.101
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.713	0.788	0.759	0.647	0.968	1.139
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.731	0.759	0.799	0.871	1.118	0.854
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.650	0.747	0.760	0.607	0.929	1.271
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.648	0.659	0.810	0.689	0.991	1.074
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.674	0.782	0.754	0.645	0.855	1.003
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.628	0.834	0.847	0.795	1.083	1.187
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.684	0.635	0.783	0.796	0.984	1.029

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.564	0.705	0.739	0.641	0.900	1.334
DV11	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.776	0.741	0.840	0.918	1.259	0.861
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.735	0.828	0.788	0.907	1.224	1.229
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.700	0.676	0.792	0.729	1.032	1.032
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.714	0.739	0.856	0.858	1.073	0.839
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.747	0.838	0.793	0.658	1.021	0.889
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.721	0.804	0.726	0.664	0.969	0.907
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.672	0.753	0.878	0.903	1.044	1.046
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.479	0.634	0.739	0.641	0.900	1.132
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.654	0.689	0.832	0.867	1.274	1.134
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.542	0.551	0.768	0.675	1.037	0.920
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.597	0.734	0.768	0.810	1.070	0.915
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.667	0.793	0.836	0.754	0.976	1.134
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.697	0.866	0.773	0.769	1.102	1.052
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.701	0.706	0.837	0.908	1.082	0.910
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.712	1.002	0.772	0.777	1.022	1.030
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.600	0.678	0.754	0.712	0.968	1.301
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.661	0.674	0.817	0.710	1.052	1.254
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.645	0.749	0.794	0.679	0.900	1.056
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.722	0.775	0.808	0.817	1.129	0.889
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.713	0.711	0.810	0.689	1.023	1.033
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.604	0.653	0.913	0.756	1.118	1.360
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.647	0.690	0.744	0.701	1.050	0.908
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.528	0.661	0.800	0.639	1.010	1.111
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.656	0.612	0.921	0.796	1.086	1.334
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.741	0.775	0.867	1.015	1.164	0.936
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.658	0.642	0.700	0.722	1.055	1.081
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.647	0.690	0.744	0.701	1.050	0.811
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.684	0.720	0.790	0.824	1.211	1.077
DV13	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.732	0.763	0.830	0.922	1.283	1.115
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.667	0.800	0.791	0.697	1.064	0.982
DV2d	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.708	1.060	0.892	0.912	1.094	0.991
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.697	0.836	0.751	0.662	1.011	0.933
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.634	0.780	0.824	0.778	1.162	1.091
DV2e	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.696	0.748	0.938	0.798	1.086	1.133
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.664	0.670	0.917	0.756	1.138	1.174
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.652	0.616	0.708	0.684	1.033	1.062
DV11	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.829	0.859	0.865	1.080	1.172	0.920
DV3e	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.707	0.747	0.873	0.891	1.246	1.524
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.661	0.608	0.816	0.884	1.059	1.020
DV11	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.790	0.822	0.830	1.030	1.172	0.865
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.645	0.594	0.816	0.816	1.225	1.175
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.480	0.569	0.750	0.750	0.970	0.959
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.657	0.892	0.795	0.870	1.176	1.122
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.631	0.627	0.808	0.716	1.161	1.378
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.523	0.601	0.757	0.710	0.950	0.942
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.691	0.878	0.772	0.816	1.175	1.311
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.729	0.675	0.912	0.840	1.109	1.256
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.665	0.720	0.748	0.744	1.114	1.074
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.665	0.679	0.765	0.884	0.931	0.904
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.689	0.693	0.798	0.824	1.207	1.012
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.658	0.702	0.781	0.725	1.113	1.241
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.674	0.797	0.773	0.769	1.102	1.240
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.683	0.663	0.782	0.716	1.021	1.191
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.750	0.701	0.768	0.738	1.105	0.776
DV11	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.811	0.759	0.798	0.872	1.196	0.881
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.704	0.889	0.833	0.814	1.032	1.026
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.681	0.665	0.873	0.863	0.998	1.101
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.699	0.831	0.821	1.009	1.125	1.187
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.678	0.677	0.872	1.009	1.164	0.903
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.540	0.721	0.748	0.679	0.984	0.872
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.688	0.779	0.761	0.688	1.077	1.119
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.580	0.633	0.805	0.931	1.001	1.063
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.702	0.690	0.799	0.756	1.149	1.297
DV12	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.703	0.889	0.884	0.819	1.128	1.091
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.654	0.595	0.824	0.838	1.070	1.042
DV3m	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.790	0.770	0.884	0.891	1.282	1.413
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.524	0.609	0.858	0.641	1.086	1.204
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.657	0.864	0.804	0.908	1.046	1.218
DV11	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.824	0.904	0.814	0.840	1.049	0.829

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.667	0.731	0.762	0.611	0.955	1.116
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.638	0.786	0.770	0.710	0.944	1.277
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.684	0.661	0.803	0.796	1.035	0.940
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.683	0.676	0.716	0.679	0.966	1.005
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.621	0.615	0.782	0.716	0.989	1.239
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.661	0.751	0.797	0.859	1.198	1.305
DV2d	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.767	0.909	0.845	0.957	1.217	1.323
DV3e	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.777	0.736	0.856	0.891	1.246	1.441
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.639	0.600	0.858	0.641	1.086	1.365
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.728	0.842	0.807	0.868	1.062	0.912
DV12	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.848	0.858	0.842	0.814	1.073	1.002
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.671	0.827	0.824	0.821	1.104	1.127
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.665	0.722	0.768	0.693	1.012	1.127
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.784	0.776	0.810	0.689	1.023	0.950
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.591	0.721	0.779	0.607	0.946	1.207
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.612	0.669	0.775	0.639	0.981	1.312
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.625	0.687	0.749	0.796	0.957	1.052
DV3m	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.742	0.716	0.774	0.851	1.178	1.178
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.693	0.808	0.806	0.852	1.120	1.187
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.642	0.629	0.932	0.840	1.164	1.325
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.552	0.732	0.775	0.639	0.981	1.113
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.665	0.661	0.765	0.884	1.029	1.026
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.714	0.744	0.816	0.774	1.105	0.873
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.610	0.723	0.682	0.580	0.869	0.967
DV13	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.740	0.871	0.883	1.023	1.151	1.017
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.649	0.685	0.758	0.680	1.072	1.357
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.677	0.671	0.769	0.684	0.963	1.054
DV13	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.735	0.677	0.893	1.016	1.353	1.254
DV2m	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.708	0.865	0.897	0.795	1.135	1.355
DV2m	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.779	0.852	0.879	0.795	1.135	1.282
DV3e	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.759	0.833	0.833	0.760	1.054	1.191
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.593	0.622	0.741	0.756	1.071	1.149
DV2d	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.764	0.924	0.901	1.022	1.258	1.157
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.636	0.765	0.788	0.908	1.091	0.963
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.584	0.692	0.718	0.611	0.915	1.018
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.677	0.691	0.799	0.780	1.223	1.057
DV11	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.811	0.774	0.798	0.872	1.196	0.818
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.583	0.588	0.720	0.675	0.976	1.114
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.721	0.804	0.726	0.664	0.938	0.907
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.583	0.604	0.720	0.675	0.884	0.983
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.564	0.753	0.711	0.645	0.935	0.828
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.638	0.667	0.819	0.756	1.170	1.232
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.630	0.639	0.756	0.760	1.131	1.039
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.690	0.690	0.774	0.756	1.011	1.213
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.662	0.943	0.816	0.733	0.991	1.095
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.623	0.681	0.893	0.756	0.933	1.230
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.585	0.731	0.775	0.639	0.860	1.020
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.747	0.838	0.793	0.658	0.989	0.889
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.665	0.718	0.768	0.693	1.012	1.036
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.556	0.608	0.858	0.641	0.952	1.104
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.652	0.707	0.757	0.770	1.079	0.875
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.713	0.720	0.810	0.689	1.023	0.988
DV3m	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.705	0.760	0.750	0.809	1.119	1.184
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.766	0.777	0.832	0.913	1.083	0.873
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.509	0.617	0.750	0.750	1.050	0.937
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.633	0.803	0.773	0.769	1.067	1.094
DV13	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.835	0.879	0.848	0.867	1.175	0.952
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.681	0.793	0.783	0.955	1.049	1.001
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.694	0.709	0.893	0.815	0.989	1.055
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.744	0.794	0.804	1.009	1.137	0.903
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.665	0.720	0.748	0.744	1.079	1.074
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.697	0.836	0.751	0.662	0.979	0.933
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.452	0.592	0.734	0.675	0.902	0.984
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.645	0.594	0.816	0.816	1.187	1.175
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.673	0.930	0.789	0.767	1.042	1.075
DV2m	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.636	0.840	0.786	0.760	1.043	0.902
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.651	0.857	0.789	0.767	1.075	1.267
DV2d	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.816	0.961	0.846	0.955	1.187	1.278
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.667	0.800	0.791	0.697	1.031	0.982
DV13	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.759	0.804	0.848	0.867	1.175	1.036

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.738	0.781	0.829	0.846	1.184	1.448
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.713	0.711	0.810	0.689	0.991	1.033
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.697	0.786	0.756	0.738	1.009	0.935
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.677	0.652	0.825	0.810	1.110	1.112
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.793	0.809	0.802	0.727	1.012	0.968
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.780	0.830	0.808	0.774	1.108	0.920
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.718	0.667	0.808	0.862	1.213	1.151
DV13	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.768	0.707	0.848	0.965	1.285	1.191
DV2m	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.740	0.904	0.852	0.756	1.079	1.288
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.697	0.790	0.756	0.738	1.009	1.017
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.651	0.674	0.791	0.710	0.925	1.172
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.710	0.737	0.778	0.679	0.900	0.998
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.669	0.707	0.813	0.956	1.113	0.922
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.656	0.642	0.921	0.796	1.014	1.224
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.555	0.644	0.762	0.675	0.947	1.083
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.709	0.758	0.808	0.774	1.108	1.001
DV2m	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.742	0.746	0.793	0.851	1.199	1.076
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.684	0.703	0.784	0.639	0.978	1.265
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.725	0.685	0.800	0.820	1.188	0.800
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.677	0.691	0.799	0.780	1.185	1.057
DV12	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.811	0.821	0.886	0.857	1.130	1.054
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.559	0.607	0.757	0.710	0.950	1.110
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.652	0.628	0.708	0.684	1.066	1.104
DV12	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.746	0.814	0.848	0.871	1.232	1.068
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.701	0.706	0.837	0.908	1.117	0.910
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.665	0.660	0.826	0.814	1.164	1.146
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.625	0.687	0.749	0.796	0.988	1.052
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.665	0.722	0.768	0.693	0.981	1.127
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.658	0.668	0.718	0.722	1.075	0.987
DV2e	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.739	0.703	0.967	0.893	1.248	1.455
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.618	0.700	0.817	0.710	1.052	1.083
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.583	0.588	0.720	0.675	1.008	1.114
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.727	0.810	0.797	0.859	1.198	1.255
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.539	0.621	0.899	0.641	1.162	1.092
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.583	0.604	0.720	0.675	0.912	0.983
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.682	0.650	0.768	0.738	1.105	0.904
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.681	0.763	0.769	0.652	1.088	1.143
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.542	0.551	0.768	0.675	1.005	0.920
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.784	0.776	0.810	0.689	0.991	0.950
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.643	0.704	0.779	0.827	1.160	1.108
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.694	0.676	0.808	0.716	1.161	1.325
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.697	0.768	0.808	0.778	1.162	1.032
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.723	0.665	0.751	0.785	1.207	0.935
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.665	0.718	0.768	0.693	0.981	1.036
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.526	0.643	0.720	0.675	0.976	0.945
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.683	0.663	0.782	0.716	0.989	1.191
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.529	0.614	0.750	0.750	0.970	0.922
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.667	0.735	0.851	0.819	1.223	1.086
DV2e	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.647	0.667	0.803	0.991	0.987	0.974
DV2d	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.773	1.041	0.834	0.974	1.246	1.161
DV3e	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.656	0.748	0.938	0.798	1.200	1.235
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.735	0.856	0.742	0.627	0.930	0.869
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.643	0.792	0.785	0.840	0.948	1.228
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.547	0.751	0.811	0.675	1.018	1.033
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.717	0.754	0.780	0.725	1.088	1.238
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.722	0.760	0.808	0.817	1.129	0.958
DV2d	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.775	1.021	0.820	0.907	1.128	1.284
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.667	0.731	0.762	0.611	0.925	1.116
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.678	0.768	0.765	0.703	1.070	1.029
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.649	0.685	0.758	0.680	1.039	1.357
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.558	0.737	0.718	0.611	0.944	0.845
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.710	0.890	0.768	0.625	0.970	0.894
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.540	0.616	0.750	0.750	0.950	0.859
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.593	0.664	0.762	0.675	0.947	1.328
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.727	0.827	0.797	0.859	1.237	1.305
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.524	0.609	0.858	0.641	1.052	1.204
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.724	0.734	0.785	0.725	1.134	1.114
DV2m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.775	0.870	0.841	0.812	1.202	1.220
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.531	0.658	0.734	0.675	0.931	1.160
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.631	0.653	0.828	0.716	1.183	1.258

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.694	0.709	0.893	0.815	0.958	1.055
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.639	0.600	0.858	0.641	1.052	1.365
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.659	0.696	0.787	0.680	1.088	1.243
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.697	0.806	0.849	0.913	1.118	0.960
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.744	0.713	0.825	0.810	1.110	1.023
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.692	0.624	0.791	0.827	1.312	0.947
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.754	0.929	0.902	0.966	1.105	0.974
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.635	0.603	0.942	0.796	1.140	1.301
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.743	0.963	0.838	1.006	1.098	1.166
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.713	0.720	0.810	0.689	0.991	0.988
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.558	0.643	0.720	0.675	0.884	0.867
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.689	0.707	0.798	0.824	1.246	1.052
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.708	0.645	0.857	0.991	1.122	1.056
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.552	0.732	0.775	0.639	0.951	1.113
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.650	0.793	0.779	0.607	0.977	1.207
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.822	0.969	0.862	1.130	1.192	1.229
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.709	0.803	0.850	0.838	1.031	1.231
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.635	0.615	0.942	0.796	1.177	1.353
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.658	0.633	0.834	0.771	1.176	1.125
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.813	0.848	0.893	0.963	1.259	0.932
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.742	0.806	0.828	0.958	1.230	0.934
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.683	0.645	0.782	0.716	1.128	1.351
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.690	0.737	0.817	0.737	1.174	1.013
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.612	0.669	0.775	0.639	0.951	1.312
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.679	0.851	0.809	0.658	1.021	0.941
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.714	0.753	0.856	0.858	1.039	0.872
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.665	0.665	0.773	0.838	0.911	0.923
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.660	0.618	0.815	0.795	1.175	1.339
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.659	0.663	0.910	0.958	1.073	1.181
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.622	0.679	0.804	0.639	0.996	1.201
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.680	0.752	0.767	0.675	0.971	1.285
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.654	0.595	0.824	0.838	1.036	1.042
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.784	0.789	0.873	1.025	1.376	1.080
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.602	0.638	0.785	0.756	1.125	1.391
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.731	0.759	0.799	0.871	1.083	0.854
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.700	0.680	0.792	0.729	1.066	1.122
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.684	0.661	0.803	0.796	1.003	0.940
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.631	0.669	1.010	0.840	1.326	1.291
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.593	0.622	0.741	0.756	1.037	1.149
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.642	0.681	0.704	0.611	0.915	0.963
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.747	0.780	1.028	0.991	1.237	1.506
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.766	0.793	0.832	0.913	1.118	0.908
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.677	0.770	0.785	0.654	0.972	1.080
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.592	0.638	0.722	0.684	1.033	1.168
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.741	0.977	0.863	0.955	1.187	1.352
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.642	0.655	0.956	0.840	1.186	1.210
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.669	0.721	0.813	0.956	1.149	0.958
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.691	0.763	0.795	0.675	1.018	1.176
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.747	0.793	0.775	0.735	1.083	0.863
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.658	0.647	0.773	0.838	1.007	1.047
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.716	0.727	0.791	0.710	0.925	1.127
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.796	0.842	0.844	1.130	1.205	0.934
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.756	0.779	1.003	0.941	1.257	1.303
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.782	0.755	0.867	0.912	1.234	1.141
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.666	0.730	0.988	0.840	1.143	1.240
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.691	0.813	0.830	0.955	1.101	1.212
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.699	0.650	0.783	0.872	1.298	0.964
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.622	0.645	0.799	0.796	1.016	1.089
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.749	0.722	0.913	0.960	1.299	1.201
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.822	0.753	1.008	0.991	1.237	1.369
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.600	0.723	0.788	0.838	0.961	1.090
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.600	0.665	0.783	0.680	1.069	1.384
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.720	0.676	0.801	0.760	1.144	1.140
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.645	0.775	0.871	0.838	1.050	1.169
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.526	0.643	0.720	0.675	1.008	0.945
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.565	0.620	0.750	0.750	0.970	1.087
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.851	0.936	0.867	0.819	1.128	0.912
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.750	0.701	0.768	0.738	1.140	0.869
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.735	0.856	0.742	0.627	0.901	0.869
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.678	0.768	0.765	0.703	1.036	1.029

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.652	0.654	0.725	0.684	1.086	1.008
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.629	0.667	0.746	0.718	1.035	1.321
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.621	0.700	0.730	0.679	0.966	1.105
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.666	0.777	0.763	0.801	0.964	0.937
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.731	0.712	0.826	0.814	1.164	1.102
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.628	0.730	0.792	0.675	0.999	1.310
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.664	0.643	0.895	0.756	1.083	1.285
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.707	0.742	0.832	0.968	1.164	0.880
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.706	0.791	0.792	0.798	1.026	1.346
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.652	0.744	0.824	1.006	1.139	1.014
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.541	0.736	0.820	0.639	1.028	1.055
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.656	0.642	0.921	0.796	0.982	1.224
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.728	0.842	0.807	0.868	1.029	0.912
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.729	0.707	0.912	0.840	1.004	1.152
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.677	0.764	0.785	0.654	0.972	0.993
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.710	0.890	0.768	0.625	0.940	0.894
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.777	0.770	0.856	0.891	1.128	1.322
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.526	0.558	0.877	0.641	1.105	1.150
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.758	0.730	0.760	0.779	1.129	0.885
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.671	0.663	0.881	0.956	1.139	0.922
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.762	0.806	0.889	1.189	1.268	0.983
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.558	0.643	0.720	0.675	0.912	0.867
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.690	0.737	0.817	0.737	1.138	1.013
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.773	0.857	0.867	0.819	1.128	0.992
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.503	0.604	0.757	0.710	1.028	0.957
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.612	0.656	0.858	0.641	0.983	1.062
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.795	0.883	0.826	0.731	1.064	0.882
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.613	0.643	0.791	0.776	1.164	1.228
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.759	0.911	0.865	0.867	1.175	1.048
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.707	0.783	0.873	0.891	1.128	1.398
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.691	0.722	0.891	0.953	1.117	0.865
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.658	0.633	0.834	0.771	1.140	1.125
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.592	0.641	0.894	0.712	1.024	1.095
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.776	0.741	0.840	0.918	1.259	0.964
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.658	0.665	0.773	0.838	0.941	0.923
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.649	0.718	0.758	0.680	0.970	1.245
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.669	0.963	0.807	0.774	0.981	1.072
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.750	0.715	0.768	0.738	1.140	0.807
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.723	0.809	0.826	0.731	1.064	0.959
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.700	0.680	0.792	0.729	1.032	1.122
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.619	0.667	0.686	0.650	0.981	1.109
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.643	0.749	0.774	0.741	1.162	1.105
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.686	0.727	0.859	0.940	1.242	1.484
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.710	0.843	0.773	0.697	0.969	0.974
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.639	0.629	0.858	0.641	0.983	1.252
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.617	0.781	0.794	0.679	0.900	0.895
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.649	0.732	0.694	0.645	0.918	1.050
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.615	0.716	0.815	0.780	1.223	1.163
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.546	0.663	0.701	0.611	0.898	0.890
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.637	0.620	0.805	0.931	1.083	1.038
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.537	0.630	0.794	0.750	1.019	1.117
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.739	0.684	0.967	0.893	1.379	1.650
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.636	0.765	0.788	0.908	1.057	0.963
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.683	0.645	0.782	0.716	1.093	1.351
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.689	0.695	0.844	0.765	1.066	1.065
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.715	0.674	0.988	0.893	1.448	1.609
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.679	0.851	0.809	0.658	0.989	0.941
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.756	0.818	0.840	0.862	1.118	1.106
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.658	0.875	0.781	0.810	1.064	1.241
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.738	0.818	0.829	0.846	1.071	1.328
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.658	0.647	0.773	0.838	1.040	1.047
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.636	0.775	0.793	0.796	0.928	1.254
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.714	0.759	0.816	0.774	1.140	0.908
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.677	0.770	0.785	0.654	0.941	1.080
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.640	0.921	0.850	0.814	1.032	1.129
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.655	0.751	0.796	0.781	1.114	1.061
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.759	0.873	0.833	0.760	0.954	1.093
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.782	0.836	0.798	0.840	1.139	0.872
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.710	0.837	0.773	0.697	0.969	0.896
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.597	0.749	0.768	0.810	1.104	0.951

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.714	0.753	0.856	0.858	1.073	0.872
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.667	0.766	0.762	0.611	0.864	1.024
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.599	0.692	0.732	0.722	1.075	1.086
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.717	0.777	0.757	0.770	1.114	0.875
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.531	0.658	0.734	0.675	0.902	1.160
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.559	0.619	0.757	0.710	0.980	1.155
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.684	0.732	0.804	0.639	0.996	1.155
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.737	0.786	0.814	0.872	1.196	0.865
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.589	0.700	0.793	0.795	1.086	1.392
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.629	0.680	0.746	0.718	1.068	1.374
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.628	0.730	0.988	0.840	1.263	1.352
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.684	0.747	0.804	0.639	1.028	1.201
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.612	0.701	0.775	0.639	0.888	1.203
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.693	0.817	0.833	0.891	1.151	1.440
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.652	0.636	0.919	0.908	1.084	1.159
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.672	0.707	0.930	0.905	1.030	1.131
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.716	0.708	0.791	0.710	1.022	1.278
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.746	0.838	0.794	0.827	1.070	1.052
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.613	0.643	0.791	0.776	1.128	1.228
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.643	0.706	0.800	0.770	1.055	1.162
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.674	0.821	0.783	0.735	1.053	1.046
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.555	0.613	0.787	0.675	1.056	0.874
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.503	0.604	0.757	0.710	1.061	0.957
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.534	0.603	0.757	0.710	0.930	0.877
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.652	0.721	0.757	0.770	1.114	0.910
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.737	0.786	0.814	0.872	1.196	0.969
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.760	0.877	0.830	0.955	1.137	1.166
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.705	0.745	0.984	0.798	1.283	1.459
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.726	0.776	0.859	0.956	1.088	1.092
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.638	0.682	0.805	0.931	1.001	1.022
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.643	0.749	0.774	0.741	1.126	1.105
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.681	0.678	0.873	0.863	1.030	1.145
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.677	0.746	0.810	0.884	0.998	1.222
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.555	0.657	0.762	0.675	0.978	1.126
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.653	0.716	0.762	0.675	0.978	1.277
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.635	0.641	0.966	0.796	1.198	1.236
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.747	0.777	0.775	0.735	1.083	0.929
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.622	0.715	0.800	0.639	1.010	1.338
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.615	0.716	0.815	0.780	1.185	1.163
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.758	0.759	0.844	0.765	1.066	0.979
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.766	0.720	0.988	0.840	1.263	1.533
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.713	0.725	0.810	0.689	1.023	1.074
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.558	0.642	0.894	0.712	1.132	1.194
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.677	0.764	0.785	0.654	0.941	0.993
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.652	0.707	0.757	0.770	1.114	0.980
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.698	0.646	0.960	0.884	1.167	1.323
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.588	0.743	0.792	0.675	0.999	1.088
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.665	0.693	0.765	0.884	0.931	0.941
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.619	0.603	0.877	0.641	1.141	1.384
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.811	0.774	0.798	0.872	1.196	0.916
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.592	0.565	0.741	0.756	1.123	1.167
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.718	0.798	0.901	0.891	1.282	1.555
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.528	0.661	0.800	0.639	0.978	1.111
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.631	0.627	0.808	0.716	1.125	1.378
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.661	0.620	0.816	0.884	1.059	1.061
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.625	0.720	0.749	0.796	0.866	0.965
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.641	0.635	0.720	0.675	0.976	1.071
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.735	0.844	0.788	0.907	1.224	1.278
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.671	0.663	0.881	0.956	1.176	0.922
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.604	0.653	0.913	0.756	1.083	1.360
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.622	0.645	0.799	0.796	0.984	1.089
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.678	0.690	0.872	1.009	1.164	0.939
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.645	0.786	0.824	0.774	1.108	1.101
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.577	0.657	0.858	0.641	1.086	1.158
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.689	0.707	0.798	0.824	1.207	1.052
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.609	0.652	0.777	0.798	1.113	1.362
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.645	0.745	1.035	0.840	1.350	1.226
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.759	0.944	0.890	1.008	1.281	1.182
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.523	0.613	0.757	0.710	0.980	0.979
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.654	0.607	0.824	0.838	1.070	1.083

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.600	0.723	0.788	0.838	0.931	1.090
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.692	0.624	0.791	0.827	1.271	0.947
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.661	0.687	0.817	0.710	1.052	1.304
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.657	0.676	0.767	0.785	1.246	0.989
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.691	0.878	0.772	0.816	1.138	1.311
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.697	0.866	0.773	0.769	1.067	1.052
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.649	0.718	0.758	0.680	0.940	1.245
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.642	0.716	0.701	0.611	0.927	1.072
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.667	0.828	0.814	0.810	1.160	1.107
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.697	0.806	0.849	0.913	1.083	0.960
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.633	0.778	0.837	0.710	1.071	1.028
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.717	0.789	0.780	0.725	0.984	1.136
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.684	0.674	0.803	0.796	1.035	0.978
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.598	0.770	0.820	0.760	1.001	1.202
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.652	0.744	0.824	1.006	1.104	1.014
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.652	0.636	0.919	0.908	1.050	1.159
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.769	0.744	0.792	0.729	1.066	1.032
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.612	0.656	0.858	0.641	0.952	1.062
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.645	0.606	0.816	0.816	1.225	1.222
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.566	0.714	0.807	0.710	0.925	1.052
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.659	0.732	0.783	0.680	1.103	1.384
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.583	0.616	0.720	0.675	0.884	1.022
DV13	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.742	0.725	1.006	1.130	1.197	1.237
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.625	0.686	0.808	0.733	1.118	1.176
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.534	0.603	0.757	0.710	0.960	0.877
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.664	0.670	0.917	0.756	1.103	1.174
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.736	0.777	0.813	0.956	1.149	0.922
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.712	0.759	0.744	0.701	1.083	0.811
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.674	0.813	0.773	0.769	1.102	1.290
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.657	0.808	0.768	0.810	1.104	0.915
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.637	0.718	0.854	0.908	1.082	0.963
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.704	0.907	0.833	0.814	1.032	1.067
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.681	0.678	0.873	0.863	0.998	1.145
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.722	0.660	0.921	0.796	1.121	1.283
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.664	0.683	0.917	0.756	1.138	1.221
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.729	0.688	0.912	0.840	1.109	1.307
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.582	0.781	0.794	0.679	0.995	0.976
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.683	0.676	0.782	0.716	1.021	1.239
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.655	0.798	0.791	0.700	1.116	1.058
DV3m	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.662	0.829	0.875	0.795	1.115	1.185
DV2d	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.767	0.927	0.845	0.957	1.217	1.376
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.572	0.691	0.761	0.718	1.068	1.453
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.693	0.824	0.806	0.852	1.120	1.235
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.652	0.628	0.708	0.684	1.033	1.104
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.766	0.793	0.832	0.913	1.083	0.908
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.639	0.629	0.858	0.641	0.952	1.252
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.674	0.797	0.773	0.769	1.067	1.240
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.600	0.707	0.802	0.680	1.123	1.315
DV13	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.735	0.690	0.893	1.016	1.353	1.304
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.592	0.678	0.740	0.684	1.086	1.109
DV3d	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.514	0.592	0.787	0.840	1.028	0.955
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.744	0.810	0.804	1.009	1.137	0.939
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.683	0.689	0.716	0.679	0.966	1.045
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.639	0.612	0.858	0.641	1.086	1.420
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.747	0.793	0.775	0.735	1.050	0.863
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.712	0.759	0.744	0.701	1.083	0.908
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.662	0.943	0.816	0.733	0.960	1.095
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.660	0.648	0.815	0.795	1.064	1.228
DV3m	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.731	0.816	0.767	0.760	1.024	1.144
DV2e	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.822	0.789	1.008	0.991	1.120	1.255
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.593	0.634	0.741	0.756	1.071	1.195
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.702	0.704	0.799	0.756	1.149	1.349
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.667	0.766	0.762	0.611	0.837	1.024
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.592	0.565	0.741	0.756	1.159	1.167
DV3m	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.790	0.786	0.884	0.891	1.282	1.470
DV2d	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.764	0.942	0.901	1.022	1.258	1.203
DV2e	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.747	0.817	1.028	0.991	1.120	1.381
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.625	0.720	0.749	0.796	0.894	0.965
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.641	0.635	0.720	0.675	1.008	1.071
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.627	0.764	0.833	0.737	1.174	1.114

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.619	0.806	0.799	0.955	1.082	1.059
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.669	0.721	0.813	0.956	1.113	0.958
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.750	0.701	0.768	0.738	1.105	0.869
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.713	0.725	0.810	0.689	0.991	1.074
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.581	0.727	0.800	0.639	1.010	1.111
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.677	0.705	0.799	0.780	1.223	1.100
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.630	0.652	0.756	0.760	1.131	1.081
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.773	0.970	0.884	0.819	1.128	1.004
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.655	0.700	0.817	0.760	1.144	1.254
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.694	0.723	0.893	0.815	0.989	1.097
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.615	0.758	0.826	0.884	0.998	1.293
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.679	0.806	0.791	0.735	1.083	0.912
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.597	0.749	0.768	0.810	1.070	0.951
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.526	0.569	0.877	0.641	1.141	1.195
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.714	0.744	0.816	0.774	1.140	0.978
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.680	0.787	0.767	0.675	0.879	1.178
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.638	0.680	0.819	0.756	1.170	1.281
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.627	0.670	0.790	0.756	1.117	1.399
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.698	0.733	0.865	0.965	1.285	1.310
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.664	0.679	0.940	0.858	1.041	1.111
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.612	0.701	0.775	0.639	0.860	1.203
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.759	0.820	0.848	0.867	1.175	1.077
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.720	0.708	0.801	0.760	1.035	1.045
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.559	0.619	0.757	0.710	0.950	1.155
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.645	0.606	0.816	0.816	1.187	1.222
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.583	0.616	0.720	0.675	0.912	1.022
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.726	1.000	0.873	0.971	1.195	1.209
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.605	0.672	0.780	0.884	1.029	1.085
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.751	0.834	0.856	0.846	1.218	1.477
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.769	0.744	0.792	0.729	1.032	1.032
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.677	0.665	0.825	0.810	1.110	1.156
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.694	0.676	0.808	0.716	1.125	1.325
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.760	0.894	0.812	0.781	1.027	1.008
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.768	0.721	0.848	0.965	1.285	1.239
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.619	0.708	0.703	0.650	1.032	1.054
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.651	0.857	0.789	0.767	1.042	1.267
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.709	0.774	0.808	0.774	1.108	1.041
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.681	0.763	0.769	0.652	1.054	1.143
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.718	0.681	0.808	0.862	1.213	1.197
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.555	0.613	0.787	0.675	1.023	0.874
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.655	0.798	0.791	0.700	1.081	1.058
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.771	0.871	0.859	0.814	1.073	1.059
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.828	0.924	0.871	1.069	1.365	1.339
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.722	0.775	0.808	0.817	1.129	0.996
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.684	0.707	0.901	0.903	1.094	0.883
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.542	0.562	0.768	0.675	1.037	0.957
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.684	0.732	0.776	0.722	1.086	1.191
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.750	0.715	0.768	0.738	1.105	0.807
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.739	0.828	0.878	0.903	1.044	1.046
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.625	0.686	0.808	0.733	1.083	1.176
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.577	0.657	0.858	0.641	1.052	1.158
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.677	0.705	0.799	0.780	1.185	1.100
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.687	0.876	0.800	0.694	1.011	1.002
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.632	0.734	0.834	0.840	1.080	1.156
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.619	0.689	0.891	0.863	1.030	1.212
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.728	0.741	0.817	0.710	1.052	1.254
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.727	0.827	0.797	0.859	1.198	1.305
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.790	0.818	0.906	0.891	1.306	1.342
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.766	0.839	0.847	0.795	1.083	1.399
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.742	0.760	0.793	0.851	1.199	1.119
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.534	0.715	0.807	0.710	1.022	1.147
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.739	0.717	0.967	0.893	1.248	1.513
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.692	0.637	0.791	0.827	1.312	0.985
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.725	0.685	0.800	0.820	1.188	0.896
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.606	0.739	0.780	0.884	0.951	1.068
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.787	0.712	0.865	1.029	1.448	1.010
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.722	0.660	0.921	0.796	1.086	1.283
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.539	0.621	0.899	0.641	1.125	1.092
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.558	0.737	0.718	0.611	0.915	0.845
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.631	0.653	0.828	0.716	1.146	1.258

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.762	0.889	0.806	0.852	1.120	1.187
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.659	0.760	0.816	1.062	1.127	0.993
DV13	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.721	0.871	0.822	0.824	1.116	1.082
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.602	0.638	0.785	0.756	1.089	1.391
DV3m	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.708	0.658	0.857	0.991	1.122	1.098
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.714	0.759	0.816	0.774	1.105	0.908
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.683	0.676	0.782	0.716	0.989	1.239
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.655	0.753	0.818	0.727	1.012	1.113
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.627	0.764	0.833	0.737	1.138	1.114
DV13	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.700	0.816	0.891	0.971	1.351	1.241
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.637	0.718	0.854	0.908	1.117	0.963
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.658	0.682	0.718	0.722	1.075	1.027
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.658	0.678	0.773	0.838	0.911	0.960
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.654	0.607	0.824	0.838	1.036	1.083
DV11	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.784	0.805	0.873	1.025	1.376	1.123
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.523	0.613	0.757	0.710	0.950	0.979
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.717	0.777	0.757	0.770	1.079	0.875
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.694	0.689	0.808	0.716	1.161	1.378
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.694	0.723	0.893	0.815	0.958	1.097
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.722	0.950	0.804	0.908	1.080	1.218
DV2d	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.767	1.060	0.863	0.955	1.187	1.147
DV3e	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.544	0.654	0.787	0.840	1.113	0.970
DV2m	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.705	0.807	0.769	0.809	1.139	1.124
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.769	0.896	0.821	1.009	1.125	1.142
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.769	0.702	0.783	0.872	1.298	0.927
DV3m	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.723	0.784	1.051	0.991	1.299	1.527
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.716	0.943	0.789	0.767	1.075	1.267
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.604	0.694	0.936	0.756	1.138	1.291
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.713	0.837	0.777	0.647	0.986	1.082
DV11	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.796	0.859	0.844	1.130	1.205	0.971
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.639	0.612	0.858	0.641	1.052	1.420
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.784	0.792	0.810	0.689	1.023	0.988
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.710	0.653	0.816	0.816	1.225	1.175
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.673	0.736	0.775	0.639	0.981	1.312
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.660	0.731	0.754	0.712	0.968	1.251
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.620	0.775	0.739	0.641	0.929	1.334
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.650	0.793	0.779	0.607	0.946	1.207
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.658	0.646	0.834	0.771	1.176	1.170
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.635	0.615	0.942	0.796	1.140	1.353
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.684	0.674	0.803	0.796	1.003	0.978
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.664	0.679	0.940	0.858	1.008	1.111
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.747	0.777	0.775	0.735	1.050	0.929
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.652	0.654	0.725	0.684	1.052	1.008
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.697	0.883	0.773	0.769	1.102	1.094
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.657	0.808	0.768	0.810	1.070	0.915
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.561	0.671	0.754	0.712	0.968	1.103
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.652	0.721	0.757	0.770	1.079	0.910
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.661	0.716	0.837	0.710	1.071	1.191
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.731	0.790	0.768	0.693	1.012	1.036
DV12	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.756	0.773	1.028	1.067	1.149	1.185
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.690	0.752	0.817	0.737	1.174	1.053
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.631	0.666	0.828	0.716	1.183	1.308
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.657	0.838	0.842	0.731	1.064	1.054
DV2e	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.696	0.763	0.938	0.798	1.086	1.178
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.750	0.715	0.768	0.738	1.140	0.904
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.638	0.595	0.768	0.675	1.037	1.108
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.663	0.699	0.930	0.840	1.109	1.382
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.509	0.629	0.750	0.750	1.050	0.974
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.527	0.698	0.739	0.641	0.929	1.132
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.652	0.759	0.824	1.006	1.139	1.054
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.497	0.651	0.734	0.675	0.931	0.984
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.593	0.634	0.741	0.756	1.037	1.195
DV11	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.762	0.822	0.889	1.189	1.268	1.023
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.725	0.699	0.800	0.820	1.188	0.832
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.702	0.733	0.819	0.756	1.170	1.232
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.565	0.633	0.750	0.750	0.970	1.131
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.619	0.689	0.891	0.863	0.998	1.212
DV13	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.776	0.823	0.902	1.071	1.153	1.130
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.658	0.746	0.801	0.725	1.134	1.178
DV12	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.749	0.736	0.913	0.960	1.299	1.249

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.782	0.770	0.867	0.912	1.234	1.186
DV2e	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.633	0.775	0.957	0.798	1.086	1.246
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.671	0.676	0.881	0.956	1.139	0.958
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.691	0.736	0.891	0.953	1.117	0.899
DV2m	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.677	0.922	0.897	0.795	1.135	1.126
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.699	0.842	0.788	0.908	1.091	0.963
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.683	0.718	0.734	0.679	0.984	0.954
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.716	0.742	0.791	0.710	0.925	1.172
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.657	0.676	0.767	0.785	1.207	0.989
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.660	0.631	0.815	0.795	1.175	1.393
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.652	0.707	0.757	0.770	1.079	0.980
DV3d	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.621	0.658	0.845	1.043	1.061	1.058
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.602	0.651	0.785	0.756	1.125	1.446
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.619	0.806	0.799	0.955	1.049	1.059
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.615	0.668	0.757	0.710	0.980	1.110
DV2e	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.577	0.653	0.787	0.840	1.007	0.889
DV3e	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.822	0.768	1.008	0.991	1.237	1.424
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.642	0.668	0.956	0.840	1.186	1.259
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.706	0.678	0.932	0.840	1.164	1.274
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.698	0.676	0.960	0.884	1.056	1.213
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.674	0.846	0.805	0.855	1.148	1.085
DV13	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.796	0.760	0.867	0.907	1.177	1.151
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.684	0.707	0.901	0.903	1.129	0.883
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.601	0.827	0.811	0.675	1.018	1.033
DV13	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.835	0.897	0.848	0.867	1.175	0.991
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.710	0.653	0.816	0.816	1.187	1.175
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.744	0.717	0.825	0.810	1.110	1.112
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.658	0.678	0.773	0.838	0.941	0.960
DV3e	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.781	0.815	0.976	0.941	1.176	1.431
DV3m	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.796	0.756	1.030	0.991	1.299	1.388
DV12	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.773	0.875	0.867	0.819	1.128	1.032
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.686	0.715	0.893	0.756	1.065	1.341
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.731	0.726	0.826	0.814	1.164	1.146
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.661	0.646	0.836	0.884	1.078	0.969
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.662	1.000	0.850	0.814	1.032	0.957
DV2e	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.766	0.755	0.988	0.840	1.143	1.406
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.729	0.721	0.912	0.840	1.004	1.198
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.637	0.650	0.805	0.931	0.980	0.952
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.654	0.633	0.845	0.838	1.089	0.989
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.689	0.801	0.760	1.144	1.185
DV12	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.711	0.782	0.884	0.912	1.234	1.255
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.540	0.628	0.750	0.750	0.950	0.894
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.541	0.736	0.820	0.639	0.996	1.055
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.586	0.628	0.903	0.675	1.035	1.118
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.637	0.633	0.805	0.931	1.083	1.080
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.631	0.735	0.911	0.815	0.989	1.161
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.722	0.692	0.921	0.796	1.014	1.177
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.712	0.759	0.744	0.701	1.050	0.811
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.652	0.667	0.725	0.684	1.086	1.048
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.598	0.658	0.788	0.838	1.007	1.108
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.690	0.752	0.817	0.737	1.138	1.053
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.596	0.606	0.768	0.675	1.037	0.920
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.736	0.777	0.813	0.956	1.113	0.922
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.780	0.846	0.808	0.774	1.108	0.957
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.658	0.646	0.834	0.771	1.140	1.170
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.542	0.562	0.768	0.675	1.005	0.957
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.568	0.595	0.780	0.795	1.127	1.209
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.784	0.792	0.810	0.689	0.991	0.988
DV11	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.723	0.872	0.861	1.130	1.205	1.028
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.723	0.825	0.826	0.731	1.064	0.997
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.731	0.790	0.768	0.693	0.981	1.036
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.650	0.765	0.873	0.858	1.039	0.922
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.679	0.806	0.791	0.735	1.083	1.022
DV3m	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.659	0.700	0.960	0.798	1.259	1.227
DV13	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.876	0.831	0.867	0.907	1.177	1.058
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.629	0.680	0.746	0.718	1.035	1.374
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.712	0.759	0.744	0.701	1.050	0.908
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.689	0.709	0.844	0.765	1.066	1.108
DV11	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.813	0.865	0.893	0.963	1.259	0.969
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.794	0.836	0.808	0.817	1.129	0.855

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.529	0.626	0.750	0.750	0.970	0.959
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.651	0.787	0.832	0.893	1.180	1.551
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.836	0.886	0.838	0.941	1.207	0.903
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.735	0.929	0.840	0.778	1.071	1.037
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.823	0.744	0.822	0.977	1.376	0.960
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.639	0.642	0.858	0.641	0.983	1.302
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.673	0.736	0.775	0.639	0.951	1.312
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.819	0.784	0.825	0.810	1.110	1.023
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.742	0.822	0.828	0.958	1.230	0.971
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.679	0.806	0.791	0.735	1.050	0.912
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.724	0.697	0.834	0.771	1.125	1.125
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.592	0.592	0.741	0.756	1.016	1.070
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.649	0.687	0.803	0.991	1.008	1.005
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.746	0.745	0.872	1.009	1.164	0.903
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.722	0.982	0.795	0.870	1.176	1.122
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.686	0.742	0.859	0.940	1.242	1.543
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.694	0.718	0.828	0.716	1.183	1.258
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.726	0.680	0.815	0.795	1.175	1.339
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.714	0.744	0.816	0.774	1.105	0.978
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.627	0.702	0.790	0.756	1.011	1.283
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.793	0.987	0.845	0.957	1.217	1.123
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.638	0.696	0.805	0.931	1.001	1.063
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.654	0.663	0.821	0.770	1.104	0.980
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.714	0.871	0.911	0.917	1.297	1.189
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.652	0.649	0.919	0.908	1.084	1.206
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.539	0.633	0.899	0.641	1.162	1.135
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.655	0.734	0.817	0.760	1.035	1.150
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.715	0.687	0.988	0.893	1.448	1.673
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.716	0.760	0.816	0.893	1.180	1.410
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.684	0.747	0.804	0.639	0.996	1.201
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.595	0.809	0.820	0.639	1.028	1.055
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.727	0.669	0.816	0.884	1.059	1.020
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.744	0.727	0.825	0.810	1.110	1.063
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.653	0.716	0.762	0.675	0.947	1.277
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.720	0.655	0.824	0.838	1.070	1.042
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.641	0.665	0.720	0.675	0.884	0.983
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.742	0.724	1.010	0.840	1.326	1.555
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.747	0.793	0.775	0.735	1.083	0.966
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.555	0.657	0.762	0.675	0.947	1.126
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.671	0.676	0.881	0.956	1.176	0.958
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.622	0.715	0.800	0.639	0.978	1.338
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.791	0.878	0.922	1.011	1.107	1.083
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.597	0.776	0.957	0.798	1.200	1.359
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.725	0.715	0.910	0.958	1.073	1.135
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.652	0.721	0.757	0.770	1.114	1.020
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.760	0.895	0.830	0.955	1.137	1.212
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.689	0.742	0.775	0.779	1.129	0.936
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.598	0.658	0.788	0.838	1.040	1.108
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.638	0.595	0.768	0.675	1.005	1.108
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.619	0.603	0.877	0.641	1.105	1.384
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.560	0.678	0.750	0.750	1.050	0.937
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.641	0.647	0.720	0.675	0.976	1.114
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.708	0.685	0.878	0.991	1.143	1.003
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.760	0.877	0.830	0.955	1.101	1.166
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.745	0.841	0.785	0.654	0.972	0.993
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.684	0.767	0.776	0.722	0.983	1.092
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.656	0.763	0.938	0.798	1.200	1.285
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.631	0.735	0.911	0.815	0.958	1.161
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.552	0.628	0.903	0.675	1.144	1.219
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.692	0.637	0.791	0.827	1.271	0.985
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.689	0.742	0.775	0.779	1.129	0.836
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.652	0.759	0.824	1.006	1.104	1.054
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.659	0.732	0.783	0.680	1.069	1.384
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.724	0.772	0.781	0.725	1.113	1.241
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.742	0.806	0.828	0.958	1.230	1.046
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.592	0.577	0.741	0.756	1.123	1.214
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.497	0.651	0.734	0.675	0.902	0.984
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.642	0.716	0.701	0.611	0.898	1.072
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.686	0.715	0.893	0.756	1.031	1.341
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.635	0.654	0.966	0.796	1.198	1.285

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.699	0.664	0.942	0.796	1.177	1.301
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.635	0.641	0.966	0.796	1.161	1.236
DV13	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.776	0.758	0.955	1.073	1.137	1.175
DV12	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.851	0.955	0.867	0.819	1.128	0.949
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.698	0.659	0.960	0.884	1.167	1.376
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.798	0.754	0.800	0.820	1.188	0.800
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.503	0.616	0.757	0.710	1.028	0.995
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.703	0.792	0.830	0.955	1.288	1.294
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.653	0.730	0.762	0.675	0.978	1.328
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.572	0.691	0.761	0.718	1.035	1.453
DV3e	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.728	0.780	0.957	0.798	1.200	1.602
DV3e	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.766	0.735	0.988	0.840	1.263	1.595
DV2e	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.766	0.879	0.847	0.795	0.981	1.284
DV3e	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.801	0.753	0.938	0.798	1.200	1.457
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.709	0.853	0.871	0.838	1.050	1.169
DV11	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.850	0.886	0.848	0.915	1.196	0.885
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.592	0.592	0.741	0.756	1.049	1.070
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.736	0.793	0.813	0.956	1.149	0.958
DV3e	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.681	0.658	0.845	1.043	1.148	1.074
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.714	0.871	0.858	0.912	1.187	1.118
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.615	0.668	0.757	0.710	0.950	1.110
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.650	0.765	0.873	0.858	1.073	0.922
DV2m	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.715	0.716	1.013	0.893	1.475	1.528
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.691	0.803	0.792	0.675	0.999	1.310
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.619	0.615	0.877	0.641	1.141	1.440
DV12	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.811	0.810	0.886	0.857	1.130	1.102
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.724	0.697	0.834	0.771	1.140	1.125
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.671	0.661	0.841	0.795	1.209	1.366
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.722	0.692	0.921	0.796	0.982	1.177
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.760	0.800	0.850	0.860	1.188	0.900
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.592	0.678	0.740	0.684	1.052	1.109
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.506	0.588	0.789	0.789	1.021	0.971
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.684	0.781	0.796	0.862	1.267	1.351
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.724	0.963	0.781	0.810	1.064	1.241
DV13	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.742	0.740	1.006	1.130	1.197	1.287
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.652	0.649	0.919	0.908	1.050	1.206
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.651	0.910	0.822	0.852	1.120	1.108
DV11	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.793	0.918	0.929	1.137	1.234	1.025
DV2d	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.778	0.891	0.871	1.072	1.399	1.442
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.667	0.804	0.791	0.697	1.064	1.068
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.767	0.865	0.756	0.738	1.009	0.935
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.594	0.678	0.750	0.750	0.950	0.859
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.641	0.665	0.720	0.675	0.912	0.983
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.733	0.745	0.832	0.915	1.298	1.043
DV13	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.705	0.785	0.974	1.073	1.137	1.293
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.636	0.691	0.808	0.729	1.066	1.186
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.600	0.707	0.802	0.680	1.088	1.315
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.609	0.665	0.777	0.798	1.113	1.417
DV3m	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.631	0.683	1.010	0.840	1.326	1.343
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.674	0.707	0.791	0.776	1.164	1.228
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.649	0.588	0.884	0.718	1.249	1.487
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.654	0.633	0.845	0.838	1.055	0.989
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.620	0.620	0.750	0.750	1.050	1.104
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.568	0.595	0.780	0.795	1.092	1.209
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.635	0.636	0.856	0.731	1.051	1.234
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.750	0.715	0.768	0.738	1.105	0.904
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.586	0.628	0.903	0.675	1.003	1.118
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.758	0.765	0.844	0.765	1.066	1.065
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.795	0.901	0.826	0.731	1.064	0.917
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.815	0.836	0.867	1.015	1.164	0.900
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.621	0.656	0.798	0.716	1.128	1.429
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.534	0.615	0.757	0.710	0.930	0.912
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.664	0.683	0.917	0.756	1.103	1.221
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.667	0.828	0.814	0.810	1.124	1.107
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.714	0.759	0.816	0.774	1.140	1.017
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.674	0.813	0.773	0.769	1.067	1.290
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.596	0.606	0.768	0.675	1.005	0.920
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.663	0.732	0.930	0.840	1.004	1.268
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.605	0.704	0.780	0.884	0.931	0.995
DV12	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.893	0.885	0.886	0.857	1.130	1.014

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.584	0.723	0.734	0.675	0.931	1.160
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.722	0.674	0.921	0.796	1.121	1.334
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.694	0.760	0.789	0.855	1.160	0.903
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.641	0.647	0.720	0.675	1.008	1.114
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.592	0.577	0.741	0.756	1.159	1.214
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.822	0.804	1.008	0.991	1.120	1.306
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.635	0.744	0.768	0.810	1.104	1.079
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.717	0.793	0.757	0.770	1.114	0.910
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.639	0.642	0.858	0.641	0.952	1.302
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.592	0.654	0.894	0.712	1.024	1.139
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.673	0.771	0.775	0.639	0.888	1.203
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.674	0.779	0.984	0.798	1.283	1.165
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.781	0.854	0.976	0.941	1.064	1.312
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.661	0.840	0.813	0.859	1.237	1.380
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.699	0.842	0.788	0.908	1.057	0.963
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.745	0.841	0.785	0.654	0.941	0.993
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.628	0.775	0.811	0.675	1.018	1.244
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.654	0.663	0.821	0.770	1.140	0.980
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.619	0.708	0.703	0.650	1.000	1.054
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.712	0.760	0.847	1.062	1.197	0.950
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.621	0.744	0.748	0.679	0.984	1.050
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.647	0.770	0.793	0.795	1.086	1.392
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.622	0.685	0.819	0.796	1.035	1.034
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.660	0.661	0.815	0.795	1.064	1.277
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.503	0.616	0.757	0.710	1.061	0.995
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.709	0.860	0.824	0.774	1.108	1.012
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.684	0.721	0.901	0.903	1.094	0.918
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.555	0.625	0.787	0.675	1.056	0.909
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.687	0.639	0.850	0.907	1.277	1.211
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.671	0.924	0.840	0.821	1.139	1.192
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.581	0.727	0.800	0.639	0.978	1.111
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.612	0.669	0.858	0.641	0.983	1.104
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.579	0.614	0.877	0.641	1.141	1.150
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.677	0.716	0.785	0.684	1.098	1.216
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.664	0.692	0.940	0.858	1.041	1.155
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.526	0.569	0.877	0.641	1.105	1.195
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.623	0.786	0.807	0.710	0.925	1.052
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.707	0.775	0.779	0.827	1.160	1.108
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.741	0.898	0.783	0.735	1.053	0.962
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.686	0.749	0.893	0.756	0.963	1.230
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.717	0.818	0.824	1.006	1.139	1.014
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.649	0.777	0.711	0.645	0.935	0.997
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.813	0.848	0.893	0.963	1.259	1.043
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.739	0.763	0.930	0.905	1.030	1.088
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.674	0.707	0.791	0.776	1.128	1.228
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.707	0.776	0.800	0.770	1.055	1.162
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.761	0.687	0.791	0.827	1.312	0.947
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.834	0.835	0.844	0.765	1.066	0.979
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.693	0.662	0.737	0.760	1.111	1.094
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.725	0.699	0.800	0.820	1.188	0.932
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.667	0.804	0.791	0.697	1.031	1.068
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.790	0.808	0.977	1.014	1.092	1.126
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.787	0.726	0.865	1.029	1.448	1.051
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.853	0.799	0.840	0.918	1.259	0.828
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.631	0.700	0.794	0.750	1.019	1.316
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.684	0.786	0.800	0.639	1.010	1.338
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.723	0.725	0.937	0.910	1.160	1.316
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.779	0.896	0.875	0.795	1.115	1.427
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.539	0.645	0.756	0.756	1.071	1.264
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.552	0.628	0.903	0.675	1.108	1.219
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.720	0.655	0.824	0.838	1.036	1.042
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.659	0.775	0.816	1.062	1.127	1.032
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.722	0.801	0.760	1.035	1.087
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.593	0.742	0.778	0.675	0.978	1.405
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.718	0.848	0.924	0.891	1.306	1.476
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.828	0.942	0.871	1.069	1.365	1.392
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.770	0.788	0.874	0.971	1.351	1.128
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.636	0.691	0.808	0.729	1.032	1.186
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.694	0.689	0.808	0.716	1.125	1.378
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.758	0.774	0.844	0.765	1.066	1.019

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.534	0.615	0.757	0.710	0.960	0.912
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.720	0.743	0.832	0.867	1.274	1.090
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.622	0.682	0.750	0.750	0.970	1.087
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.635	0.636	0.856	0.731	1.018	1.234
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.537	0.643	0.794	0.750	1.019	1.161
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.679	0.806	0.791	0.735	1.050	1.022
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.717	0.777	0.757	0.770	1.114	0.980
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.504	0.668	0.778	0.675	0.978	1.191
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.574	0.608	0.772	0.840	1.115	1.185
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.554	0.664	0.757	0.710	1.028	0.957
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.707	0.772	0.800	0.770	1.055	1.069
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.657	0.824	0.768	0.810	1.104	0.951
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.728	0.756	0.817	0.710	1.052	1.304
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.760	0.794	0.891	0.953	1.117	0.865
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.762	0.907	0.806	0.852	1.120	1.235
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.649	0.588	0.884	0.718	1.210	1.487
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.684	0.709	0.799	0.796	1.016	1.089
DV3e	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.712	0.687	0.803	0.991	1.090	1.021
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.478	0.654	0.734	0.675	0.976	1.000
DV2m	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.790	0.835	0.906	0.891	1.306	1.396
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.769	0.716	0.783	0.872	1.298	0.964
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.778	0.816	0.832	0.968	1.164	0.880
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.619	0.641	0.899	0.641	1.162	1.315
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.620	0.775	0.739	0.641	0.900	1.334
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.738	0.729	0.881	0.956	1.139	0.922
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.735	0.857	0.864	1.062	1.184	1.202
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.687	0.755	0.808	0.733	1.118	1.176
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.621	0.656	0.798	0.716	1.093	1.429
DV3e	MC0	ED0	EXP1	MRG1	LIM0	RENO	0.771	0.817	0.858	0.851	1.212	1.298
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.722	0.674	0.921	0.796	1.086	1.334
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.691	0.909	0.846	0.955	1.137	1.282
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.676	0.649	0.981	0.884	1.226	1.341
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.747	0.793	0.775	0.735	1.050	0.966
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.631	0.666	0.828	0.716	1.146	1.308
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.558	0.655	0.894	0.712	1.132	1.241
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.680	0.646	0.894	0.712	1.132	1.407
DV2d	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.759	0.963	0.890	1.008	1.281	1.229
DV2m	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.731	0.867	0.786	0.760	1.043	1.086
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.622	0.759	0.820	0.639	1.028	1.270
DV11	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.748	0.771	0.838	0.977	1.376	1.056
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.664	0.692	0.940	0.858	1.008	1.155
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.677	0.716	0.785	0.684	1.064	1.216
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.741	0.877	0.773	0.769	1.102	1.240
DV2d	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.786	1.000	0.844	1.016	1.297	1.399
DV12	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.756	0.789	1.028	1.067	1.149	1.232
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.769	0.914	0.821	1.009	1.125	1.187
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.722	0.950	0.804	0.908	1.046	1.218
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.527	0.698	0.739	0.641	0.900	1.132
DV11	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.872	0.886	0.910	1.137	1.234	0.932
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.602	0.651	0.785	0.756	1.089	1.446
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.638	0.607	0.768	0.675	1.037	1.153
DV2d	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.753	0.957	0.889	1.069	1.365	1.473
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.710	0.666	0.816	0.816	1.225	1.222
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.684	0.721	0.901	0.903	1.129	0.918
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.716	0.943	0.789	0.767	1.042	1.267
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.726	0.713	0.815	0.795	1.064	1.228
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.604	0.694	0.936	0.756	1.103	1.291
DV3d	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.724	0.884	0.868	0.991	1.058	1.338
DV3d	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.514	0.604	0.787	0.840	1.028	0.993
DV2d	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.753	1.074	0.892	0.912	1.094	1.168
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.664	0.719	0.913	0.756	1.118	1.360
DV12	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.719	0.838	0.996	1.014	1.092	1.238
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.679	0.858	0.809	0.658	1.021	1.023
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.710	0.786	0.794	0.679	0.995	1.151
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.667	0.845	0.814	0.810	1.160	1.152
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.666	0.707	0.839	0.727	1.060	0.939
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.659	0.777	0.802	0.680	1.123	1.315
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.673	0.771	0.775	0.639	0.860	1.203
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.697	0.883	0.773	0.769	1.067	1.094
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.651	0.719	0.807	0.710	1.022	1.352

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.642	0.761	0.718	0.611	0.944	1.018
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.587	0.663	0.757	0.710	0.930	0.877
DV3d	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.621	0.671	0.845	1.043	1.061	1.100
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.647	0.679	0.875	0.690	1.009	1.182
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.652	0.721	0.757	0.770	1.079	1.020
DV2m	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.645	0.760	1.035	0.840	1.350	1.275
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.507	0.653	0.734	0.675	0.884	0.917
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.661	0.730	0.837	0.710	1.071	1.238
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.781	0.921	0.773	0.697	0.969	0.896
DV2m	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.751	0.886	0.878	0.846	1.240	1.403
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.635	0.744	0.768	0.810	1.070	1.079
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.656	0.685	0.940	0.796	1.121	1.411
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.577	0.670	0.858	0.641	1.086	1.204
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.612	0.669	0.858	0.641	0.952	1.104
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.700	0.682	0.805	0.931	1.083	1.038
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.587	0.787	0.807	0.710	1.022	1.147
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.660	0.746	0.754	0.712	0.968	1.301
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.584	0.723	0.734	0.675	0.902	1.160
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.615	0.681	0.757	0.710	0.980	1.155
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.703	0.660	0.858	0.641	1.086	1.365
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.652	0.667	0.725	0.684	1.052	1.048
DV13	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.820	0.917	0.794	0.827	1.070	0.968
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.686	0.749	0.893	0.756	0.933	1.230
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.786	0.818	0.816	0.774	1.140	0.873
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.614	0.607	0.757	0.710	1.028	1.128
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.661	0.659	0.836	0.884	1.078	1.008
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.648	0.737	0.826	0.689	1.023	1.136
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.554	0.664	0.757	0.710	1.061	0.957
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.637	0.663	0.805	0.931	0.980	0.990
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.690	0.737	0.790	0.756	1.117	1.399
DV13	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.796	0.775	0.867	0.907	1.177	1.197
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.736	0.793	0.813	0.956	1.113	0.958
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.721	0.826	0.796	0.781	1.114	1.061
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.698	0.690	0.960	0.884	1.056	1.262
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.622	0.685	0.819	0.796	1.003	1.034
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.555	0.625	0.787	0.675	1.023	0.909
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.654	0.645	0.845	0.838	1.089	1.029
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.610	0.674	0.787	0.675	1.056	0.874
DV3d	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.590	0.712	0.819	0.991	1.008	1.105
DV2e	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.801	0.789	0.938	0.798	1.086	1.336
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.478	0.654	0.734	0.675	1.008	1.000
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.683	0.732	0.734	0.679	0.984	0.992
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.702	0.748	0.819	0.756	1.170	1.281
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.687	0.755	0.808	0.733	1.083	1.176
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.598	0.689	0.788	0.838	0.911	1.016
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.700	0.681	0.869	0.857	1.225	1.160
DV12	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.785	0.840	0.893	0.917	1.297	1.081
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.774	0.905	0.840	0.964	1.106	0.941
DV13	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.793	0.952	0.822	0.824	1.116	0.995
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.744	0.731	0.825	0.810	1.110	1.156
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.755	0.957	0.800	0.694	1.011	0.921
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.710	0.666	0.816	0.816	1.187	1.222
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.649	0.616	0.884	0.718	1.131	1.364
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.649	0.903	0.875	0.912	1.187	1.229
DV2e	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.728	0.817	0.957	0.798	1.086	1.469
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.717	0.818	0.824	1.006	1.104	1.014
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.662	0.693	0.780	0.862	1.281	1.068
DV2e	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.766	0.770	0.988	0.840	1.143	1.462
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.539	0.645	0.756	0.756	1.037	1.264
DV11	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.773	0.918	0.865	0.915	1.196	0.973
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.723	0.915	0.842	0.731	1.064	0.970
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.706	0.691	0.932	0.840	1.164	1.325
DV3m	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.796	0.771	1.030	0.991	1.299	1.444
DV11	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.823	0.758	0.822	0.977	1.376	0.998
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.668	0.858	0.804	0.907	1.224	1.352
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.676	0.823	0.820	1.009	1.137	0.993
DV13	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.724	0.787	0.884	0.907	1.177	1.266
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.720	0.828	0.818	0.727	1.012	1.113
DV3m	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.756	0.819	0.998	0.941	1.234	1.451
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.734	0.793	0.851	0.819	1.223	1.044

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.568	0.607	0.780	0.795	1.127	1.258
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.722	0.706	0.921	0.796	1.014	1.224
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.679	0.944	0.831	0.867	1.128	1.168
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.560	0.600	0.914	0.712	1.188	1.185
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.714	0.759	0.816	0.774	1.105	1.017
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.682	0.726	0.783	0.738	1.140	0.854
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.682	0.726	0.783	0.738	1.140	0.956
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.679	0.858	0.809	0.658	0.989	1.023
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.587	0.663	0.757	0.710	0.960	0.877
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.758	0.762	0.798	0.824	1.246	1.012
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.507	0.653	0.734	0.675	0.912	0.917
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.630	0.686	0.752	0.760	1.111	1.204
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.738	0.729	0.881	0.956	1.176	0.922
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.621	0.687	0.798	0.716	1.021	1.310
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.746	0.759	0.872	1.009	1.164	0.939
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.681	0.886	0.799	0.955	1.082	1.059
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.717	0.793	0.757	0.770	1.079	0.910
DV13	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.756	0.823	0.840	0.862	1.118	1.203
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.614	0.607	0.757	0.710	1.061	1.128
DV12	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.737	0.773	0.957	0.859	1.114	1.261
DV3d	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.649	0.701	0.803	0.991	1.008	1.045
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.654	0.676	0.821	0.770	1.104	1.020
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.638	0.715	0.815	0.756	1.149	1.427
DV3e	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.544	0.667	0.787	0.840	1.113	1.008
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.592	0.604	0.741	0.756	1.016	1.113
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.694	0.718	0.828	0.716	1.146	1.258
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.647	0.679	0.875	0.690	0.977	1.182
DV2m	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.723	0.833	1.077	0.991	1.323	1.450
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.761	0.687	0.791	0.827	1.271	0.947
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.641	0.678	0.720	0.675	0.884	1.022
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.677	0.750	0.785	0.684	0.994	1.115
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.651	0.622	0.741	0.756	1.123	1.167
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.657	0.824	0.768	0.810	1.070	0.951
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.593	0.683	0.899	0.641	1.162	1.092
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.727	0.683	0.816	0.884	1.059	1.061
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.684	0.709	0.799	0.796	0.984	1.089
DV13	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.757	0.821	0.818	0.926	1.230	1.146
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.720	0.668	0.824	0.838	1.070	1.083
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.598	0.689	0.788	0.838	0.941	1.016
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.666	0.707	0.839	0.727	1.094	0.939
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.724	0.711	0.834	0.771	1.176	1.170
DV2d	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.866	1.000	0.908	1.189	1.255	1.244
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.723	0.744	0.767	0.785	1.246	0.989
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.600	0.758	0.770	0.712	0.968	1.376
DV2e	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.577	0.666	0.787	0.840	1.007	0.925
DV11	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.742	0.822	0.828	0.958	1.230	1.088
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.701	0.789	0.854	0.908	1.082	0.963
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.652	0.692	0.824	0.862	1.213	1.266
DV2m	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.708	0.699	0.878	0.991	1.143	1.043
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.720	0.822	0.818	0.727	1.012	1.024
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.638	0.607	0.768	0.675	1.005	1.153
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.577	0.670	0.858	0.641	1.052	1.204
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.694	0.684	0.958	1.009	1.129	1.195
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.648	0.737	0.826	0.689	0.991	1.136
DV2e	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.681	0.689	0.845	1.043	1.039	0.985
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.539	0.633	0.899	0.641	1.125	1.135
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.656	0.685	0.940	0.796	1.086	1.411
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.703	0.660	0.858	0.641	1.052	1.365
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.728	0.788	0.837	0.710	1.071	1.191
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.694	0.732	0.828	0.716	1.183	1.308
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.725	0.729	0.840	0.867	1.312	1.065
DV3d	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.632	0.749	0.834	0.840	1.080	1.202
DV2m	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.796	0.803	1.056	0.991	1.323	1.318
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.595	0.809	0.820	0.639	0.996	1.055
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.726	0.694	0.815	0.795	1.175	1.393
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.628	0.773	0.808	0.852	1.163	0.963
DV3e	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.681	0.671	0.845	1.043	1.148	1.117
DV3m	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.705	0.784	0.979	0.798	1.259	1.625
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.510	0.682	0.770	0.712	0.968	1.167
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.725	0.729	0.910	0.958	1.073	1.181

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.717	0.777	0.757	0.770	1.079	0.980
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.686	0.744	0.797	0.810	1.172	0.922
DV3m	MC0	ED0	EXP3	MRG5	MRG5	REN3	0.699	0.664	0.942	0.796	1.140	1.301
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.760	0.895	0.830	0.955	1.101	1.212
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.653	0.730	0.762	0.675	0.947	1.328
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.580	0.712	0.730	0.679	0.966	0.918
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.654	0.770	0.849	0.867	1.274	1.199
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.592	0.604	0.741	0.756	1.049	1.113
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.742	0.738	1.010	0.840	1.326	1.617
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.716	0.775	0.816	0.893	1.180	1.466
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.741	0.866	0.884	1.015	1.164	0.990
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.836	0.976	0.812	0.781	1.027	0.927
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.684	0.805	0.806	0.824	1.211	1.139
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.743	0.816	0.834	0.840	1.080	1.362
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.615	0.681	0.757	0.710	0.950	1.155
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.811	0.827	0.886	0.857	1.130	1.146
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.776	0.773	0.955	1.073	1.137	1.222
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.752	0.777	0.901	0.903	1.094	0.883
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.684	0.781	0.796	0.862	1.228	1.351
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.658	0.717	0.714	0.722	1.055	1.144
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.605	0.658	0.787	0.840	1.028	1.125
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.635	0.654	0.966	0.796	1.161	1.285
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.736	0.671	0.824	0.918	1.366	0.976
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.771	0.855	0.858	0.851	1.097	1.190
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.619	0.615	0.877	0.641	1.105	1.440
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.649	0.616	0.884	0.718	1.095	1.364
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.580	0.707	0.821	0.931	1.001	1.124
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.651	0.622	0.741	0.756	1.159	1.167
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.808	1.014	0.840	0.778	1.071	0.953
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.642	0.702	0.951	0.840	1.164	1.402
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.699	0.929	0.838	1.009	1.125	1.256
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.787	1.036	0.926	1.189	1.255	1.368
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.641	0.678	0.720	0.675	0.912	1.022
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.675	0.846	0.850	0.840	1.080	1.499
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.574	0.761	0.850	0.840	1.080	1.271
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.724	0.711	0.834	0.771	1.140	1.170
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.699	0.677	0.942	0.796	1.177	1.353
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.654	0.645	0.845	0.838	1.055	1.029
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.610	0.674	0.787	0.675	1.023	0.874
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.703	0.808	0.830	0.955	1.288	1.345
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.665	0.739	0.780	0.884	1.029	1.085
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.647	0.712	0.819	0.991	1.090	1.123
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.631	0.700	0.824	0.716	1.161	1.457
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.722	0.706	0.921	0.796	0.982	1.224
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.733	0.760	0.832	0.915	1.298	1.085
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.706	0.720	0.956	0.840	1.186	1.210
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.554	0.587	0.924	0.675	1.201	1.210
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.724	0.836	0.816	1.062	1.127	0.993
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.620	0.633	0.750	0.750	1.050	1.149
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.620	0.650	0.750	0.750	0.950	1.013
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.635	0.759	0.768	0.810	1.104	1.122
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.815	0.853	0.867	1.015	1.164	0.936
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.651	0.705	0.894	0.712	1.024	1.095
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.801	0.768	0.938	0.798	1.200	1.515
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.778	0.706	1.017	0.940	1.452	1.670
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.758	0.780	0.844	0.765	1.066	1.108
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.654	0.676	0.821	0.770	1.140	1.020
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.628	0.591	0.904	0.718	1.312	1.508
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.633	0.897	0.788	0.769	1.102	1.157
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.674	0.863	0.805	0.855	1.148	1.128
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.583	0.658	0.734	0.675	0.976	1.178
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.714	0.889	0.858	0.912	1.187	1.162
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.684	0.797	0.796	0.862	1.267	1.405
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.568	0.607	0.780	0.795	1.092	1.258
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.562	0.711	0.833	0.710	1.052	1.145
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.621	0.687	0.798	0.716	0.989	1.310
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.596	0.618	0.768	0.675	1.037	0.957
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.638	0.633	0.787	0.675	1.056	1.053
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.663	0.702	0.785	0.756	1.125	1.391
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.775	0.756	0.960	0.798	1.259	1.477

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.715	0.730	1.013	0.893	1.475	1.589
DV2d	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.778	0.908	0.871	1.072	1.399	1.499
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.712	0.775	0.847	1.062	1.197	0.988
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.671	0.674	0.841	0.795	1.209	1.420
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.671	0.924	0.840	0.821	1.104	1.192
DV13	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.876	0.848	0.867	0.907	1.177	1.101
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.677	0.750	0.785	0.684	0.963	1.115
DV2e	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.712	0.720	0.803	0.991	0.987	0.936
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.798	0.754	0.800	0.820	1.188	0.896
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.635	0.649	0.856	0.731	1.051	1.283
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.680	0.676	0.894	0.712	1.024	1.291
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.661	0.840	0.813	0.859	1.198	1.380
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.717	0.835	0.824	1.006	1.139	1.054
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.586	0.640	0.903	0.675	1.035	1.163
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.794	0.853	0.808	0.817	1.129	0.889
DV12	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.771	0.878	0.859	0.814	1.073	1.152
DV12	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.771	0.876	0.836	0.874	1.181	1.098
DV11	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.813	0.865	0.893	0.963	1.259	1.085
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.656	0.717	0.940	0.796	1.014	1.294
DV3m	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.599	0.725	0.979	0.798	1.259	1.349
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.786	0.818	0.816	0.774	1.105	0.873
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.716	1.000	0.822	0.852	1.120	1.108
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.649	0.600	0.884	0.718	1.249	1.546
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.681	0.886	0.799	0.955	1.049	1.059
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.475	0.623	0.773	0.710	0.980	1.036
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.690	0.772	0.790	0.756	1.011	1.283
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.579	0.614	0.877	0.641	1.105	1.150
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.703	0.692	0.858	0.641	0.983	1.252
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.701	0.789	0.854	0.908	1.117	0.963
DV2m	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.742	0.769	1.035	0.840	1.350	1.477
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.819	0.800	0.825	0.810	1.110	1.063
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.761	0.700	0.791	0.827	1.312	0.985
DV12	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.738	0.840	0.904	0.857	1.130	1.213
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.798	0.769	0.800	0.820	1.188	0.832
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.720	0.668	0.824	0.838	1.036	1.083
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.687	0.651	0.850	0.907	1.277	1.260
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.758	0.762	0.798	0.824	1.207	1.012
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.652	0.702	0.722	0.684	1.066	1.168
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.662	0.693	0.780	0.862	1.241	1.068
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.577	0.592	0.800	0.750	1.080	0.949
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.717	0.700	0.919	0.908	1.084	1.159
DV12	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.790	0.824	0.977	1.014	1.092	1.171
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.739	0.778	0.930	0.905	1.030	1.131
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.590	0.693	0.794	0.750	1.019	1.117
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.710	0.823	0.794	0.679	0.900	1.056
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.684	0.786	0.800	0.639	0.978	1.338
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.593	0.742	0.778	0.675	0.947	1.405
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.651	0.754	0.807	0.710	0.925	1.240
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.760	0.810	0.891	0.953	1.117	0.899
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.774	0.871	0.830	0.955	1.288	1.294
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.707	0.730	0.979	0.953	1.084	1.145
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.717	0.793	0.757	0.770	1.114	1.020
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.560	0.692	0.750	0.750	1.050	0.974
DV13	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.723	0.740	0.937	0.910	1.160	1.369
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.622	0.696	0.750	0.750	0.970	1.131
DV11	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.773	0.918	0.865	0.915	1.196	1.090
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.583	0.658	0.734	0.675	1.008	1.178
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.570	0.580	0.808	0.710	1.092	0.969
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.752	0.777	0.901	0.903	1.129	0.883
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.665	0.738	0.842	0.814	1.164	1.212
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.504	0.668	0.778	0.675	0.947	1.191
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.628	0.773	0.808	0.852	1.126	0.963
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.701	0.655	0.768	0.675	1.037	1.108
DV3e	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.664	0.658	0.787	0.840	1.113	1.143
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.693	0.675	0.737	0.760	1.111	1.138
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.697	0.859	0.824	0.778	1.162	1.091
DV3m	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.659	0.714	0.960	0.798	1.259	1.276
DV2d	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.793	1.006	0.845	0.957	1.217	1.167
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.635	0.649	0.856	0.731	1.018	1.283
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.738	0.743	0.881	0.956	1.139	0.958

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.631	0.714	0.794	0.750	1.019	1.369
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.760	0.816	0.850	0.860	1.188	0.936
DV11	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.850	0.904	0.848	0.915	1.196	0.920
DV13	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.770	0.804	0.874	0.971	1.351	1.173
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.733	0.911	0.814	0.810	1.160	1.107
DV3e	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.712	0.701	0.803	0.991	1.090	1.061
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.635	0.688	0.961	0.796	1.177	1.431
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.594	0.691	0.750	0.750	0.950	0.894
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.667	0.822	0.868	0.819	1.223	1.149
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.574	0.620	0.772	0.840	1.115	1.232
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.659	0.741	0.928	0.958	1.073	1.249
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.614	0.706	0.894	0.712	1.132	1.194
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.682	0.726	0.783	0.738	1.105	0.854
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.682	0.726	0.783	0.738	1.105	0.956
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.733	0.880	0.791	0.697	1.064	0.982
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.723	0.744	0.767	0.785	1.207	0.989
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.700	0.715	0.805	0.931	0.980	0.952
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.758	0.832	0.867	1.274	1.134
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.647	0.584	0.791	0.756	1.192	1.207
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.573	0.668	0.937	0.712	1.210	1.125
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.763	0.836	0.789	0.855	1.160	0.903
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.506	0.599	0.789	0.789	1.021	1.010
DV11	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.872	0.904	0.910	1.137	1.234	0.969
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.733	0.787	0.988	0.840	1.143	1.193
DV11	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.832	0.865	0.874	1.084	1.234	0.911
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.696	0.640	0.859	0.931	1.114	1.074
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.714	0.842	0.873	0.858	1.039	0.922
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.699	0.705	0.966	0.796	1.198	1.236
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.768	0.710	0.960	0.884	1.167	1.323
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.714	0.713	0.918	1.062	1.225	0.950
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.666	0.721	0.839	0.727	1.060	0.977
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.718	0.705	0.856	0.958	1.298	1.060
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.659	0.777	0.802	0.680	1.088	1.315
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.724	0.820	0.801	0.725	1.134	1.178
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.738	0.727	0.841	0.795	1.209	1.366
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.709	0.839	0.814	0.810	1.160	1.306
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.727	0.924	0.813	0.859	1.237	1.380
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.735	0.875	0.864	1.062	1.184	1.250
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.619	0.641	0.899	0.641	1.125	1.315
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.727	0.711	0.836	0.884	1.078	0.969
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.720	0.696	0.845	0.838	1.089	0.989
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.725	0.729	0.840	0.867	1.271	1.065
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.635	0.759	0.768	0.810	1.070	1.122
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.552	0.641	0.903	0.675	1.144	1.268
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.673	0.632	0.903	0.675	1.144	1.437
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.766	0.886	0.849	0.913	1.118	0.960
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.689	0.790	0.814	0.824	1.246	1.113
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.717	0.700	0.919	0.908	1.050	1.159
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.649	0.600	0.884	0.718	1.210	1.546
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.658	0.723	0.788	0.838	1.007	1.108
DV11	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.853	0.799	0.840	0.918	1.259	0.927
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.642	0.761	0.718	0.611	0.915	1.018
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.700	0.760	0.808	0.729	1.066	1.186
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.700	0.696	0.805	0.931	1.083	1.080
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.622	0.759	0.820	0.639	0.996	1.270
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.694	0.775	0.789	0.855	1.160	0.939
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.794	0.836	0.808	0.817	1.129	0.958
DV12	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.893	0.903	0.886	0.857	1.130	1.054
DV2d	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.807	0.957	0.890	1.008	1.281	1.393
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.619	0.654	0.899	0.641	1.162	1.367
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.664	0.719	0.913	0.756	1.083	1.360
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.680	0.659	0.894	0.712	1.132	1.464
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.741	0.877	0.773	0.769	1.067	1.240
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.624	0.655	0.780	0.795	1.127	1.209
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.691	0.909	0.846	0.955	1.101	1.282
DV13	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.732	0.853	0.847	0.922	1.283	1.179
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.671	0.702	0.862	0.795	1.232	1.297
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.676	0.662	0.981	0.884	1.226	1.395
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.614	0.619	0.757	0.710	1.028	1.173
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.638	0.633	0.787	0.675	1.023	1.053

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.681	0.664	0.877	0.641	1.141	1.384
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.683	0.721	0.798	0.716	1.128	1.429
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.853	0.815	0.840	0.918	1.259	0.861
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.594	0.793	0.748	0.679	0.984	0.872
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.647	0.692	0.875	0.690	1.009	1.229
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.596	0.618	0.768	0.675	1.005	0.957
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.741	0.895	0.773	0.769	1.102	1.290
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.721	1.023	0.862	0.957	1.217	1.235
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.614	0.636	0.757	0.710	0.930	1.034
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.656	0.717	0.940	0.796	0.982	1.294
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.829	0.960	0.882	1.080	1.172	0.973
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.669	0.806	0.829	0.956	1.149	1.014
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.700	0.756	0.808	0.729	1.066	1.091
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.586	0.640	0.903	0.675	1.003	1.163
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.686	0.744	0.797	0.810	1.136	0.922
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.703	0.692	0.858	0.641	0.952	1.252
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.691	0.853	0.811	0.675	1.018	1.244
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.535	0.649	0.789	0.789	1.105	0.986
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.694	0.760	0.789	0.855	1.160	1.011
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.726	0.727	0.815	0.795	1.064	1.277
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.717	0.835	0.824	1.006	1.104	1.054
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.667	0.845	0.814	0.810	1.124	1.152
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.742	0.800	0.790	0.851	1.178	1.246
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.733	0.880	0.791	0.697	1.031	0.982
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.613	0.807	1.003	0.798	1.283	1.281
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.719	0.725	0.821	0.770	1.104	0.902
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.663	0.649	0.845	0.862	1.270	1.068
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.475	0.623	0.773	0.710	0.950	1.036
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.777	0.822	0.873	0.891	1.246	1.524
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.617	0.628	0.840	0.840	1.145	0.982
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.719	0.729	0.821	0.770	1.104	0.980
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.783	0.836	0.847	1.062	1.197	0.950
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.699	0.696	0.856	0.731	1.051	1.134
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.731	0.746	0.940	0.858	1.041	1.111
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.753	0.789	0.853	1.073	1.414	1.140
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.651	0.651	0.741	0.756	1.016	1.070
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.755	0.702	0.850	0.907	1.277	1.211
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.699	0.727	0.798	0.872	1.298	1.020
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.808	0.745	0.893	1.016	1.353	1.254
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.703	0.674	0.858	0.641	1.086	1.420
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.816	0.886	0.828	0.958	1.230	0.934
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.779	0.952	0.897	0.795	1.135	1.355
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.670	0.717	0.777	0.798	1.113	1.362
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.834	0.852	0.844	0.765	1.066	1.019
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.801	0.804	0.938	0.798	1.086	1.389
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.662	0.707	0.780	0.862	1.281	1.111
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.700	0.695	0.869	0.857	1.225	1.207
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.785	0.857	0.893	0.917	1.297	1.124
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.758	0.816	0.775	0.779	1.129	0.836
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.635	0.790	0.800	0.900	1.150	0.943
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.556	0.680	0.875	0.641	0.983	1.168
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.658	0.723	0.788	0.838	1.040	1.108
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.700	0.760	0.808	0.729	1.032	1.186
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.738	0.743	0.881	0.956	1.176	0.958
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.693	0.703	0.756	0.760	1.131	1.039
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.570	0.580	0.808	0.710	1.057	0.969
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.778	0.740	1.017	0.940	1.314	1.532
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.714	0.842	0.873	0.858	1.073	0.922
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.567	0.654	0.947	0.675	1.223	1.149
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.758	0.816	0.775	0.779	1.129	0.936
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.778	0.849	0.800	0.770	1.055	1.069
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.614	0.619	0.757	0.710	1.061	1.173
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.666	0.721	0.839	0.727	1.094	0.977
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.734	0.809	0.851	0.819	1.223	1.086
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.674	0.794	0.984	0.798	1.283	1.211
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.629	0.760	0.761	0.718	1.068	1.453
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.649	0.629	0.884	0.718	1.131	1.418
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.614	0.636	0.757	0.710	0.960	1.034
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.705	0.806	0.857	1.189	1.195	1.028
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.554	0.677	0.757	0.710	1.028	0.995

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.758	0.777	0.798	0.824	1.246	1.052
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.701	0.655	0.768	0.675	1.005	1.108
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.556	0.646	0.789	0.789	1.021	0.971
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.681	0.758	0.891	0.863	1.030	1.212
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.850	0.886	0.848	0.915	1.196	0.991
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.698	0.818	0.768	0.810	1.104	1.079
DV12	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.737	0.789	0.957	0.859	1.114	1.311
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.677	0.834	0.826	0.884	0.998	1.293
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.761	0.700	0.791	0.827	1.271	0.985
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.568	0.648	0.789	0.789	1.000	0.904
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.760	0.800	0.850	0.860	1.188	1.008
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.647	0.584	0.791	0.756	1.155	1.207
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.691	0.788	0.988	0.840	1.263	1.300
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.672	0.790	0.949	0.905	1.030	1.196
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.575	0.791	0.854	0.710	1.071	1.087
DV2d	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.816	1.074	0.863	0.955	1.187	1.352
DV2e	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.681	0.703	0.845	1.043	1.039	1.025
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.559	0.692	0.773	0.710	0.980	1.221
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.683	0.721	0.798	0.716	1.093	1.429
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.647	0.692	0.875	0.690	0.977	1.229
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.747	0.936	0.809	0.658	1.021	0.941
DV12	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.746	0.910	0.865	0.871	1.232	1.129
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.700	0.756	0.808	0.729	1.032	1.091
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.651	0.651	0.741	0.756	1.049	1.070
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.722	0.866	0.824	0.817	1.129	0.941
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.644	0.729	0.791	0.907	1.270	1.175
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.552	0.641	0.903	0.675	1.108	1.268
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.673	0.632	0.903	0.675	1.108	1.437
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.579	0.626	0.877	0.641	1.141	1.195
DV13	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.795	0.793	0.937	0.910	1.160	1.210
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.651	0.634	0.741	0.756	1.123	1.214
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.731	0.746	0.940	0.858	1.008	1.111
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.699	0.696	0.856	0.731	1.018	1.134
DV3m	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.745	0.679	0.902	1.043	1.181	1.112
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.684	0.835	0.820	0.639	1.028	1.270
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.694	0.732	0.828	0.716	1.146	1.308
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.587	0.677	0.757	0.710	0.930	0.912
DV11	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.781	0.848	0.872	1.008	1.294	0.983
DV2d	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.866	1.020	0.908	1.189	1.255	1.294
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.725	0.744	0.840	0.867	1.312	1.108
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.593	0.683	0.899	0.641	1.125	1.092
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.716	0.791	0.807	0.710	1.022	1.352
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.630	0.608	0.772	0.840	1.207	1.203
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.694	0.698	0.958	1.009	1.129	1.243
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.717	0.793	0.757	0.770	1.079	1.020
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.682	0.682	0.750	0.750	1.050	1.104
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.480	0.636	0.765	0.750	0.970	1.015
DV2e	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.647	0.746	0.819	0.991	0.987	1.030
DV11	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.825	0.831	0.919	1.079	1.448	1.136
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.752	0.793	0.901	0.903	1.094	0.918
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.665	0.774	0.780	0.884	0.931	0.995
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.719	0.725	0.821	0.770	1.140	0.902
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.663	0.649	0.845	0.862	1.311	1.068
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.624	0.655	0.780	0.795	1.092	1.209
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.678	0.772	0.890	1.009	1.164	0.993
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.720	0.696	0.845	0.838	1.055	0.989
DV2d	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.822	1.083	0.879	1.130	1.192	1.300
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.713	0.811	0.826	0.689	1.023	1.136
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.719	0.729	0.821	0.770	1.140	0.980
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.681	0.758	0.891	0.863	0.998	1.212
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.661	0.693	0.832	0.884	1.059	1.122
DV11	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.838	0.886	0.889	1.189	1.268	0.983
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.728	0.803	0.837	0.710	1.071	1.238
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.786	0.835	0.816	0.774	1.140	0.908
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.631	0.700	0.824	0.716	1.125	1.457
DV12	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.824	0.794	0.913	0.960	1.299	1.201
DV3d	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.605	0.671	0.787	0.840	1.028	1.170
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.676	0.689	1.006	0.884	1.248	1.274
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.703	0.674	0.858	0.641	1.052	1.420
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.554	0.677	0.757	0.710	1.061	0.995

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.736	0.685	0.824	0.918	1.366	1.015
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.610	0.688	0.787	0.675	1.056	0.909
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.796	0.820	1.056	0.991	1.323	1.371
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.654	0.679	0.841	0.838	1.070	1.146
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.595	0.653	0.789	0.789	1.021	1.145
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.664	0.763	0.936	0.756	1.138	1.291
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.724	0.853	0.816	1.062	1.127	1.032
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.741	0.931	0.805	0.855	1.148	1.085
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.684	0.754	0.819	0.796	1.035	1.034
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.729	0.769	0.930	0.840	1.109	1.382
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.659	0.649	0.914	0.712	1.188	1.427
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.628	0.591	0.904	0.718	1.271	1.508
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.717	0.857	0.805	0.855	1.148	1.279
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.699	0.677	0.942	0.796	1.140	1.353
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.770	0.749	0.869	0.857	1.225	1.160
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.620	0.663	0.750	0.750	0.950	1.053
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.756	0.870	1.023	0.941	1.257	1.378
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.747	0.936	0.809	0.658	0.989	0.941
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.651	0.634	0.741	0.756	1.159	1.214
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.663	0.702	0.785	0.756	1.089	1.391
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.524	0.680	0.875	0.641	1.086	1.274
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.661	0.768	0.833	0.710	1.052	1.379
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.735	0.944	0.804	0.907	1.224	1.352
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.768	0.744	0.960	0.884	1.056	1.213
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.713	0.805	0.826	0.689	1.023	1.045
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.689	0.790	0.814	0.824	1.207	1.113
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.600	0.795	0.808	0.798	1.026	1.208
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.743	0.832	0.834	0.840	1.080	1.417
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.583	0.689	0.734	0.675	0.884	1.081
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.639	0.685	0.875	0.641	1.086	1.502
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.718	0.705	0.856	0.958	1.257	1.060
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.645	0.677	0.833	0.816	1.225	1.292
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.587	0.677	0.757	0.710	0.960	0.912
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.684	0.797	0.796	0.862	1.228	1.405
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.706	0.884	0.808	0.798	1.026	1.424
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.766	0.886	0.849	0.913	1.083	0.960
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.712	0.741	0.875	0.690	1.009	1.087
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.638	0.645	0.787	0.675	1.056	1.095
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.712	0.734	0.803	0.991	0.987	0.974
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.798	0.769	0.800	0.820	1.188	0.932
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.556	0.680	0.875	0.641	0.952	1.168
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.649	0.629	0.884	0.718	1.095	1.418
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.694	0.808	0.911	0.815	0.989	1.161
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.554	0.587	0.924	0.675	1.163	1.210
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.704	1.014	0.850	0.814	1.032	1.129
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.593	0.709	0.756	0.756	1.071	1.264
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.674	0.909	0.788	0.769	1.102	1.364
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.623	0.675	0.941	0.750	1.078	1.152
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.727	0.760	0.938	1.003	1.176	0.910
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.644	0.690	0.903	0.675	1.035	1.118
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.645	0.623	0.882	0.819	1.208	1.344
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.652	0.702	0.722	0.684	1.033	1.168
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.683	0.755	0.798	0.716	1.021	1.310
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.728	0.762	0.780	0.862	1.281	1.068
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.677	0.788	0.815	0.780	1.223	1.163
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.753	0.709	1.041	0.940	1.525	1.694
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.673	0.662	0.903	0.675	1.035	1.318
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.832	0.900	0.840	0.862	1.118	1.106
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.633	0.897	0.788	0.769	1.067	1.157
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.744	0.905	0.820	1.009	1.137	0.993
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.793	0.904	0.818	0.727	1.012	1.024
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.683	0.770	0.730	0.679	0.966	1.105
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.693	0.921	0.822	0.852	1.120	1.306
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.778	0.720	1.017	0.940	1.452	1.737
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.777	0.861	0.873	0.891	1.128	1.398
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.706	0.734	0.956	0.840	1.186	1.259
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.796	0.861	0.884	0.907	1.177	1.164
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.680	0.690	0.894	0.712	1.024	1.342
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.739	0.765	0.986	0.893	1.379	1.745
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.676	0.693	0.864	0.814	1.219	1.023

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DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.698	0.818	0.768	0.810	1.070	1.079
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.669	0.806	0.829	0.956	1.113	1.014
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.713	0.811	0.826	0.689	0.991	1.136
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.526	0.719	0.734	0.675	0.976	1.000
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.628	0.788	0.808	0.852	1.163	1.001
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.559	0.692	0.773	0.710	0.950	1.221
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.702	0.787	0.815	0.756	1.149	1.427
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.631	0.669	0.772	0.840	1.115	1.185
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.755	0.818	0.797	0.810	1.172	0.922
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.676	0.684	0.892	0.812	1.095	1.272
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.628	0.603	0.904	0.718	1.312	1.568
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.630	0.729	0.771	0.760	1.131	1.143
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.775	0.771	0.960	0.798	1.259	1.536
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.644	0.729	0.791	0.907	1.230	1.175
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.752	0.793	0.901	0.903	1.129	0.918
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.663	0.716	0.785	0.756	1.125	1.446
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.645	0.677	0.833	0.816	1.187	1.292
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.662	0.707	0.780	0.862	1.241	1.111
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.776	0.828	0.857	0.918	1.259	0.911
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.733	0.777	0.839	0.727	1.060	0.939
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.734	0.711	0.965	1.019	1.334	1.434
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.583	0.689	0.734	0.675	0.912	1.081
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.703	0.706	0.858	0.641	0.983	1.302
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.590	0.659	0.820	0.750	1.100	0.901
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.638	0.760	0.836	0.756	1.170	1.355
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.558	0.718	0.734	0.675	0.884	0.917
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.664	0.689	0.787	0.840	1.007	1.048
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.584	0.645	0.828	0.710	1.112	0.920
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.645	0.623	0.882	0.819	1.171	1.344
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.758	0.777	0.798	0.824	1.207	1.052
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.677	0.743	0.842	0.810	1.110	1.223
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.709	0.865	0.824	0.774	1.108	1.101
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.707	0.744	0.979	0.953	1.084	1.191
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.677	0.788	0.815	0.780	1.185	1.163
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.705	0.833	1.003	0.798	1.283	1.543
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.742	0.784	1.035	0.840	1.350	1.536
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.664	0.671	0.787	0.840	1.113	1.189
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.776	0.828	0.857	0.918	1.259	1.020
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.694	0.808	0.911	0.815	0.958	1.161
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.686	0.759	0.797	0.810	1.172	0.958
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.717	0.714	0.919	0.908	1.084	1.206
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.700	0.729	0.805	0.931	0.980	0.990
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.587	0.676	0.941	0.750	1.191	1.256
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.786	0.818	0.816	0.774	1.140	0.978
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.718	0.761	0.824	0.862	1.213	1.266
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.722	0.866	0.824	0.817	1.129	1.053
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.733	0.772	0.839	0.727	1.060	0.864
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.560	0.612	0.914	0.712	1.188	1.232
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.712	0.741	0.875	0.690	0.977	1.087
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.652	0.635	0.924	0.675	1.201	1.457
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.713	0.805	0.826	0.689	0.991	1.045
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.701	0.668	0.768	0.675	1.037	1.153
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.813	0.738	0.967	0.893	1.379	1.587
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.714	0.727	0.918	1.062	1.225	0.988
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.618	0.782	0.833	0.710	1.052	1.145
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.658	0.758	0.788	0.838	0.911	1.016
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.774	0.889	0.830	0.955	1.288	1.345
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.843	1.000	0.845	0.957	1.217	1.323
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.811	0.845	0.957	0.859	1.114	1.159
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.696	0.653	0.859	0.931	1.114	1.117
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.853	0.815	0.840	0.918	1.259	0.964
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.524	0.680	0.875	0.641	1.052	1.274
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.675	0.668	0.757	0.710	1.028	1.128
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.623	0.595	0.780	0.795	1.182	1.228
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.778	0.709	0.857	0.991	1.122	1.056
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.635	0.688	0.961	0.796	1.140	1.431
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.718	0.719	0.856	0.958	1.298	1.102
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.607	0.691	0.903	0.675	1.144	1.219
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.610	0.688	0.787	0.675	1.023	0.909
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.654	0.679	0.841	0.838	1.036	1.146

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DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.641	0.686	0.818	0.840	1.171	1.434
DV2m	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.775	0.803	0.984	0.798	1.283	1.403
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.593	0.697	0.899	0.641	1.162	1.135
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.639	0.685	0.875	0.641	1.052	1.502
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.686	0.744	0.797	0.810	1.172	1.032
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.692	0.712	0.807	0.827	1.312	1.041
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.727	0.924	0.813	0.859	1.198	1.380
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.647	0.595	0.791	0.756	1.192	1.256
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.684	0.754	0.819	0.796	1.003	1.034
DV2m	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.631	0.699	0.861	0.840	1.166	0.933
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.657	0.665	0.902	0.773	1.160	1.287
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.720	0.710	0.845	0.838	1.089	1.029
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.526	0.719	0.734	0.675	1.008	1.000
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.658	0.762	0.732	0.722	1.075	1.086
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.727	0.725	0.836	0.884	1.078	1.008
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.733	0.911	0.814	0.810	1.124	1.107
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.747	0.886	0.791	0.735	1.083	0.912
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.725	0.744	0.840	0.867	1.271	1.108
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.683	0.755	0.798	0.716	0.989	1.310
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.644	0.690	0.903	0.675	1.003	1.118
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.871	0.839	0.930	1.009	1.180	0.922
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.871	0.839	0.930	1.009	1.143	0.922
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.694	0.770	0.824	0.716	1.161	1.457
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.614	0.649	0.757	0.710	0.930	1.076
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.676	0.693	0.864	0.814	1.259	1.023
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.699	0.705	0.966	0.796	1.161	1.236
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.794	0.853	0.808	0.817	1.129	0.996
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.658	0.722	0.851	0.771	1.176	1.238
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.558	0.718	0.734	0.675	0.912	0.917
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.699	0.719	0.966	0.796	1.198	1.285
DV13	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.725	0.717	0.916	1.130	1.234	0.934
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.750	0.799	0.783	0.738	1.140	0.854
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.690	0.840	0.833	0.737	1.174	1.114
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.638	0.645	0.787	0.675	1.023	1.095
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.691	0.850	0.808	0.852	1.163	0.963
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.593	0.709	0.756	0.756	1.037	1.264
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.717	0.714	0.919	0.908	1.050	1.206
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.709	0.856	0.814	0.810	1.160	1.358
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.602	0.727	0.801	0.756	1.125	1.530
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.671	0.755	0.899	0.956	1.139	1.014
DV11	MC1	ED0	EXP0	MRG3	LIM0	RENO	0.811	0.865	0.814	0.872	1.196	0.865
DV3d	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.541	0.623	0.828	0.884	1.082	1.005
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.768	0.724	0.960	0.884	1.167	1.376
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.681	0.664	0.877	0.641	1.105	1.384
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.673	0.645	0.903	0.675	1.144	1.494
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.628	0.628	0.926	0.718	1.336	1.432
DV12	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.848	0.958	0.859	0.814	1.073	1.059
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.565	0.707	0.765	0.750	0.970	1.196
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.709	0.839	0.814	0.810	1.124	1.306
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.619	0.654	0.899	0.641	1.125	1.367
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.750	0.799	0.783	0.738	1.140	0.956
DV11	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.818	0.804	0.936	1.193	1.433	1.131
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.694	0.775	0.789	0.855	1.160	1.051
DV2d	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.807	0.976	0.890	1.008	1.281	1.449
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.624	0.668	0.780	0.795	1.127	1.258
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.642	0.746	0.975	0.840	1.186	1.331
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.786	0.835	0.816	0.774	1.105	0.908
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.691	0.823	0.909	0.953	1.117	0.951
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.631	0.744	0.845	0.716	1.183	1.384
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.652	0.848	0.841	1.006	1.139	1.115
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.690	0.633	0.921	0.798	1.301	1.533
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.783	0.853	0.847	1.062	1.197	0.988
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.719	0.743	0.821	0.770	1.104	1.020
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.658	0.758	0.788	0.838	0.941	1.016
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.733	0.777	0.839	0.727	1.094	0.939
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.623	0.595	0.780	0.795	1.220	1.228
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.752	0.860	0.796	0.862	1.267	1.351
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.673	0.662	0.903	0.675	1.003	1.318
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.741	0.895	0.773	0.769	1.067	1.290
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.738	0.741	0.841	0.795	1.209	1.420

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.675	0.668	0.757	0.710	1.061	1.128
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.663	0.662	0.845	0.862	1.270	1.111
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.767	1.036	0.862	0.957	1.217	1.456
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.753	0.805	0.853	1.073	1.414	1.185
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.699	0.700	0.856	0.731	1.051	1.234
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.651	0.664	0.741	0.756	1.016	1.113
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.714	0.848	0.832	0.774	1.140	0.960
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.660	0.705	0.831	0.795	1.175	1.473
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.703	0.706	0.858	0.641	0.952	1.302
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.729	0.806	0.930	0.840	1.004	1.268
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.651	0.719	0.894	0.712	1.024	1.139
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.811	0.865	0.814	0.872	1.196	0.969
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.716	0.829	0.807	0.710	0.925	1.240
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.731	0.761	0.940	0.858	1.041	1.155
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.671	0.716	0.862	0.795	1.232	1.349
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.629	0.760	0.761	0.718	1.035	1.453
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.705	0.822	0.857	1.189	1.195	1.069
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.628	0.788	0.808	0.852	1.126	1.001
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.637	0.707	0.821	0.931	1.083	1.142
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.657	0.665	0.902	0.773	1.124	1.287
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.733	0.772	0.839	0.727	1.094	0.864
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.748	0.758	0.986	0.962	1.281	1.373
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.554	0.599	0.924	0.675	1.201	1.258
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.681	0.677	0.877	0.641	1.141	1.440
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.735	0.772	0.911	1.016	1.353	1.379
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.790	0.878	0.901	0.891	1.282	1.555
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.728	0.762	0.780	0.862	1.241	1.068
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.695	0.713	0.855	0.855	1.188	1.011
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.577	0.604	0.800	0.750	1.080	0.987
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.808	0.759	0.893	1.016	1.353	1.304
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.614	0.649	0.757	0.710	0.960	1.076
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.689	0.730	0.912	0.767	1.051	1.218
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.690	0.840	0.833	0.737	1.138	1.114
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.764	1.053	0.919	1.022	1.258	1.272
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.755	0.716	0.850	0.907	1.277	1.260
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.731	0.811	0.842	0.814	1.164	1.212
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.652	0.746	0.740	0.684	1.086	1.109
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.584	0.645	0.828	0.710	1.077	0.920
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.811	0.917	0.904	0.857	1.130	1.115
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.570	0.591	0.808	0.710	1.092	1.008
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.760	0.816	0.850	0.860	1.188	1.048
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.658	0.722	0.851	0.771	1.140	1.238
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.720	0.770	0.817	0.760	1.144	1.254
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.698	0.835	0.768	0.810	1.104	1.122
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.714	0.647	0.884	0.718	1.249	1.487
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.850	0.904	0.848	0.915	1.196	1.031
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.566	0.651	0.787	0.840	1.028	0.955
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.597	0.837	0.783	0.810	1.104	1.006
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.652	0.725	0.938	0.908	1.084	1.275
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.639	0.717	0.875	0.641	0.983	1.377
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.630	0.637	0.772	0.840	1.093	1.103
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.607	0.691	0.903	0.675	1.108	1.219
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.723	0.922	0.842	0.731	1.064	1.054
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.652	0.806	0.772	0.770	1.114	0.963
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.701	0.668	0.768	0.675	1.005	1.153
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.739	0.801	0.986	0.893	1.248	1.601
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.778	0.754	1.017	0.940	1.314	1.593
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.763	0.853	0.789	0.855	1.160	0.939
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.699	0.700	0.856	0.731	1.018	1.234
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.638	0.778	0.821	0.931	1.001	1.124
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.689	0.792	0.861	0.765	1.066	1.172
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.693	0.800	0.859	1.117	1.187	1.045
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.759	0.916	0.865	0.867	1.175	1.139
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.670	0.731	0.777	0.798	1.113	1.417
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.693	0.717	0.756	0.760	1.131	1.081
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.647	0.595	0.791	0.756	1.155	1.256
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.614	0.644	0.811	0.940	1.182	1.226
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.567	0.654	0.947	0.675	1.185	1.149
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.579	0.626	0.877	0.641	1.105	1.195
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.745	0.692	0.902	1.043	1.181	1.156

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.651	0.664	0.741	0.756	1.049	1.113
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.644	0.744	0.791	0.907	1.270	1.222
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.682	0.715	0.750	0.750	0.950	1.013
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.825	0.848	0.919	1.079	1.448	1.182
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.671	0.755	0.899	0.956	1.176	1.014
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.573	0.688	0.828	0.884	1.171	1.021
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.760	1.000	0.846	0.955	1.137	1.282
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.719	0.739	0.821	0.770	1.104	0.938
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.809	0.943	0.864	1.062	1.184	1.202
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.678	0.640	0.800	0.750	1.080	1.143
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.768	0.806	0.865	0.965	1.285	1.310
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.742	0.850	0.809	0.851	1.199	1.183
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.731	0.761	0.940	0.858	1.008	1.155
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.755	0.818	0.797	0.810	1.136	0.922
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.684	0.835	0.820	0.639	0.996	1.270
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.673	0.645	0.903	0.675	1.108	1.494
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.720	0.710	0.845	0.838	1.055	1.029
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.838	0.904	0.889	1.189	1.268	1.023
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.809	0.738	0.824	0.918	1.366	0.976
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.663	0.662	0.845	0.862	1.311	1.111
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.653	0.816	0.778	0.675	0.978	1.405
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.813	0.773	0.967	0.893	1.248	1.455
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.694	0.770	0.794	0.750	1.019	1.316
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.682	0.696	0.750	0.750	1.050	1.149
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.635	0.731	0.985	0.796	1.198	1.359
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.719	0.743	0.821	0.770	1.140	1.020
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.747	0.886	0.791	0.735	1.083	1.022
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.708	0.735	0.874	0.991	1.122	1.162
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.630	0.620	0.772	0.840	1.207	1.251
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.786	0.818	0.816	0.774	1.105	0.978
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.733	0.929	0.814	0.810	1.160	1.152
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.671	0.627	0.808	0.710	1.092	1.167
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.733	0.803	0.988	0.840	1.143	1.240
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.523	0.685	0.773	0.710	0.980	1.036
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.698	0.736	0.979	0.884	1.167	1.455
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.686	0.759	0.797	0.810	1.136	0.958
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.701	0.696	0.787	0.675	1.056	1.053
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.590	0.707	0.794	0.750	1.019	1.161
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.763	0.836	0.789	0.855	1.160	1.011
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.641	0.723	0.734	0.675	0.976	1.178
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.555	0.735	0.778	0.675	0.978	1.191
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.691	0.850	0.808	0.852	1.126	0.963
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.652	0.725	0.938	0.908	1.050	1.275
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.769	0.831	0.808	0.729	1.066	1.091
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.535	0.662	0.789	0.789	1.105	1.026
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.647	0.620	0.811	0.756	1.215	1.147
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.652	0.806	0.772	0.770	1.114	1.079
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.595	0.666	0.789	0.789	1.021	1.190
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.624	0.668	0.780	0.795	1.092	1.258
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.738	0.772	0.862	0.795	1.232	1.297
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.619	0.688	0.895	0.641	1.141	1.523
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.824	0.810	0.913	0.960	1.299	1.249
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.573	0.681	0.937	0.712	1.210	1.170
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.712	0.746	0.875	0.690	1.009	1.182
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.816	0.904	0.828	0.958	1.230	0.971
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.784	0.900	0.891	1.025	1.376	1.188
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.652	0.848	0.841	1.006	1.104	1.115
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.748	0.710	0.894	0.712	1.132	1.407
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.592	0.645	0.756	0.756	1.123	1.284
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.666	0.816	1.008	0.840	1.143	1.312
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.714	0.647	0.884	0.718	1.210	1.487
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.727	0.775	0.938	1.003	1.176	0.946
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.692	0.712	0.807	0.827	1.271	1.041
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.608	0.687	0.828	0.884	1.060	0.936
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.635	0.805	0.800	0.900	1.150	0.981
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.736	0.886	0.829	0.956	1.149	1.014
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.614	0.720	0.894	0.712	1.132	1.241
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.681	0.705	0.899	0.641	1.162	1.315
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.718	0.719	0.856	0.958	1.257	1.102
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.709	0.891	0.847	0.900	1.208	1.142

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.686	0.744	0.797	0.810	1.136	1.032
DV3m	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.617	0.640	0.840	0.840	1.145	1.021
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.633	0.870	0.854	0.710	1.071	1.087
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.664	0.763	0.936	0.756	1.103	1.291
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.676	0.703	1.006	0.884	1.248	1.325
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.744	0.714	0.981	0.884	1.226	1.341
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.747	0.886	0.791	0.735	1.050	0.912
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.609	0.743	0.793	0.798	1.113	1.498
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.722	0.753	0.940	0.796	1.121	1.411
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.699	0.710	0.856	0.731	1.051	1.180
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.717	0.875	0.805	0.855	1.148	1.330
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.770	0.764	0.869	0.857	1.225	1.207
DV3e	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.822	0.858	1.028	0.991	1.237	1.506
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.568	0.661	0.789	0.789	1.000	0.941
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.696	0.680	0.880	0.931	1.135	1.020
DV11	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.796	0.960	0.861	1.130	1.205	1.028
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.750	0.799	0.783	0.738	1.105	0.854
DV12	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.749	0.823	0.931	0.960	1.299	1.321
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.634	0.652	0.800	0.750	1.080	0.949
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.768	0.759	0.960	0.884	1.056	1.262
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.659	0.662	0.914	0.712	1.188	1.484
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.639	0.717	0.875	0.641	0.952	1.377
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.728	0.777	0.780	0.862	1.281	1.111
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.570	0.591	0.808	0.710	1.057	1.008
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.628	0.638	0.808	0.710	1.092	0.969
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.750	0.799	0.783	0.738	1.105	0.956
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.684	0.806	0.919	0.903	1.094	0.971
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.690	0.663	0.921	0.798	1.178	1.406
DV12	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.782	0.860	0.884	0.912	1.234	1.255
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.676	0.707	0.864	0.814	1.219	1.064
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.664	0.774	0.959	0.858	1.041	1.222
DV11	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.762	0.918	0.907	1.189	1.268	1.082
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.628	0.603	0.904	0.718	1.271	1.568
DV12	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.739	0.765	0.936	1.067	1.184	0.895
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.674	0.909	0.788	0.769	1.067	1.364
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.698	0.835	0.768	0.810	1.070	1.122
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.597	0.837	0.783	0.810	1.070	1.006
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.769	0.831	0.808	0.729	1.032	1.091
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.641	0.723	0.734	0.675	1.008	1.178
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.645	0.636	0.882	0.819	1.208	1.397
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.714	0.848	0.832	0.774	1.140	1.076
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.556	0.659	0.789	0.789	1.021	1.010
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.719	0.739	0.821	0.770	1.140	0.938
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.663	0.716	0.785	0.756	1.089	1.446
DV3m	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.694	0.736	1.010	0.840	1.326	1.291
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.592	0.645	0.756	0.756	1.159	1.284
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.673	0.675	0.903	0.675	1.035	1.371
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.733	0.793	0.839	0.727	1.060	0.977
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.836	0.880	0.850	0.860	1.188	0.900
DV2e	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.664	0.703	0.787	0.840	1.007	1.090
DV11	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.781	0.865	0.872	1.008	1.294	1.023
DV11	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.816	0.886	0.828	0.958	1.230	1.046
DV12	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.773	0.977	0.884	0.819	1.128	1.091
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.712	0.746	0.875	0.690	0.977	1.182
DV11	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.866	0.783	0.865	1.029	1.448	1.010
DV3m	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.726	0.679	0.840	0.840	1.145	1.183
DV3d	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.686	0.829	0.876	0.940	1.242	1.632
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.644	0.744	0.791	0.907	1.230	1.222
DV3e	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.674	0.644	0.811	0.940	1.280	1.245
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.542	0.628	0.783	0.675	1.037	1.012
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.623	0.623	0.780	0.795	1.070	1.127
DV3d	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.683	0.723	0.845	1.043	1.061	1.058
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.526	0.636	0.895	0.641	1.141	1.264
DV13	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.795	0.809	0.937	0.910	1.160	1.259
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.631	0.682	0.772	0.840	1.115	1.232
DV3e	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.599	0.719	0.787	0.840	1.113	0.970
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.766	0.704	0.859	0.931	1.114	1.074
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.714	0.848	0.832	0.774	1.105	0.960
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.688	0.698	0.864	0.810	1.163	1.032
DV2e	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.635	0.718	0.787	0.840	1.007	0.889

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.715	0.768	1.008	0.893	1.448	1.770
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.699	0.710	0.856	0.731	1.018	1.180
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.785	0.784	0.918	1.062	1.225	0.950
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.567	0.667	0.947	0.675	1.223	1.195
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.714	0.678	0.884	0.718	1.131	1.364
DV2d	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.835	1.039	0.890	1.008	1.281	1.182
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.676	0.698	0.892	0.812	1.095	1.323
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.660	0.738	0.831	0.795	1.064	1.351
DV3d	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.754	0.800	0.859	0.940	1.242	1.484
DV13	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.734	0.725	0.965	1.019	1.334	1.491
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.675	0.700	0.757	0.710	0.930	1.034
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.712	0.642	0.791	0.756	1.192	1.207
DV3m	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.753	0.723	1.041	0.940	1.525	1.761
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.786	0.835	0.816	0.774	1.140	1.017
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.616	0.660	0.914	0.712	1.188	1.185
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.704	0.745	0.812	0.958	1.334	1.101
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.698	0.868	0.800	0.900	1.150	0.943
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.671	0.627	0.808	0.710	1.057	1.167
DV3e	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.628	0.816	1.008	0.840	1.263	1.431
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.645	0.636	0.882	0.819	1.171	1.397
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.675	0.681	0.757	0.710	1.028	1.173
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.871	0.856	0.930	1.009	1.180	0.958
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.871	0.856	0.930	1.009	1.143	0.958
DV2m	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.745	0.721	0.924	1.043	1.203	1.056
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.523	0.685	0.773	0.710	0.950	1.036
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.647	0.620	0.811	0.756	1.177	1.147
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.701	0.696	0.787	0.675	1.023	1.053
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.659	0.866	0.832	1.062	1.127	1.092
DV11	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.781	0.848	0.872	1.008	1.294	1.101
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.763	0.752	0.958	1.009	1.129	1.195
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.652	0.635	0.924	0.675	1.163	1.457
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.589	0.714	0.789	0.789	1.105	0.986
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.784	0.885	0.826	0.689	1.023	1.045
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.686	0.759	0.797	0.810	1.172	1.073
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.725	0.781	0.816	0.820	1.188	0.986
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.709	0.760	0.874	0.808	1.140	0.968
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.720	0.807	0.817	0.760	1.035	1.150
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.623	0.607	0.780	0.795	1.182	1.278
DV3e	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.691	0.803	0.988	0.840	1.263	1.352
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.722	0.753	0.940	0.796	1.086	1.411
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.664	0.774	0.959	0.858	1.008	1.222
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.694	0.770	0.824	0.716	1.125	1.457
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.725	0.781	0.816	0.820	1.188	0.880
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.806	0.819	0.832	0.915	1.298	1.043
DV3m	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.778	0.723	0.857	0.991	1.122	1.098
DV13	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.725	0.732	0.916	1.130	1.234	0.971
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.652	0.806	0.772	0.770	1.079	0.963
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.623	0.623	0.780	0.795	1.104	1.127
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.509	0.703	0.765	0.750	1.050	1.030
DV3e	MC0	ED1	EXP2	MRG5	LIM0	RENO	0.766	0.821	1.008	0.840	1.263	1.687
DV13	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.816	0.798	1.006	1.130	1.197	1.237
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.791	0.797	0.821	0.770	1.104	0.902
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.593	0.697	0.899	0.641	1.125	1.135
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.602	0.727	0.801	0.756	1.089	1.530
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.676	0.707	0.864	0.814	1.259	1.064
DV2d	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.843	1.020	0.845	0.957	1.217	1.376
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.728	0.845	0.833	0.710	1.052	1.379
DV11	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.895	0.933	0.893	0.963	1.259	0.932
DV2m	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.753	0.753	1.066	0.940	1.553	1.609
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.684	0.806	0.919	0.903	1.129	0.971
DV3e	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.843	0.792	0.988	0.840	1.263	1.533
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.652	0.648	0.924	0.675	1.201	1.516
DV11	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.818	0.820	0.936	1.193	1.433	1.176
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.730	0.714	0.845	0.862	1.270	1.068
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.660	0.834	0.770	0.712	0.968	1.376
DV3e	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.813	0.753	0.967	0.893	1.379	1.650
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.769	1.021	0.838	1.009	1.125	1.256
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.720	0.823	0.838	0.907	1.334	1.422
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.628	0.628	0.926	0.718	1.294	1.432
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.762	1.014	0.822	0.852	1.120	1.306

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.712	0.756	0.875	0.690	1.009	1.130
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.747	0.886	0.791	0.735	1.050	1.022
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.657	0.678	0.902	0.773	1.160	1.339
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.631	0.744	0.845	0.716	1.146	1.384
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.625	0.713	0.789	0.789	1.000	0.904
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.733	0.793	0.839	0.727	1.094	0.977
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.675	0.700	0.757	0.710	0.960	1.034
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.775	0.820	0.984	0.798	1.283	1.459
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.638	0.679	0.783	0.675	1.037	1.219
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.659	0.689	0.937	0.712	1.210	1.355
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.710	0.745	0.833	0.816	1.225	1.292
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.769	0.800	0.798	0.872	1.298	1.020
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.653	0.653	0.789	0.789	1.105	1.163
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.540	0.702	0.765	0.750	0.950	0.945
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.819	0.938	0.917	1.129	1.473	1.517
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.742	0.827	1.026	1.130	1.197	1.361
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.752	0.860	0.796	0.862	1.228	1.351
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.771	0.784	0.876	0.963	1.366	1.098
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.697	0.987	0.788	0.769	1.102	1.157
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.683	0.619	0.930	0.756	1.315	1.565
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.641	0.700	0.818	0.840	1.171	1.491
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.730	0.800	0.830	0.900	1.221	0.950
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.699	0.719	0.966	0.796	1.161	1.285
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.669	0.670	0.901	0.770	1.106	1.298
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.561	0.750	0.770	0.712	0.968	1.167
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.628	0.638	0.808	0.710	1.057	0.969
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.741	0.949	0.805	0.855	1.148	1.128
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.714	0.678	0.884	0.718	1.095	1.364
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.675	0.681	0.757	0.710	1.061	1.173
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.709	0.856	0.814	0.810	1.124	1.358
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.615	0.762	0.773	0.710	0.980	1.221
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.668	0.783	0.808	0.852	1.163	1.135
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.709	0.802	0.791	0.907	1.270	1.175
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.698	0.771	0.979	0.884	1.056	1.334
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.637	0.741	0.821	0.931	0.980	1.047
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.623	0.607	0.780	0.795	1.220	1.278
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.688	0.698	0.864	0.810	1.200	1.032
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.652	0.806	0.772	0.770	1.079	1.079
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.733	0.787	0.839	0.727	1.060	0.898
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.755	0.835	0.797	0.810	1.172	0.958
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.673	0.675	0.903	0.675	1.003	1.371
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.623	0.688	0.941	0.750	1.078	1.198
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.787	0.741	0.988	0.893	1.448	1.609
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.652	0.746	0.740	0.684	1.052	1.109
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.710	0.820	1.035	0.840	1.350	1.226
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.822	0.899	1.028	0.991	1.120	1.381
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.661	0.737	0.853	0.884	1.078	1.066
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.736	0.886	0.829	0.956	1.113	1.014
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.784	0.885	0.826	0.689	0.991	1.045
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.590	0.672	0.820	0.750	1.100	0.937
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.695	0.727	0.855	0.855	1.188	1.051
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.584	0.658	0.828	0.710	1.112	0.957
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.542	0.628	0.783	0.675	1.005	1.012
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.706	0.773	0.951	0.840	1.164	1.402
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.644	0.704	0.903	0.675	1.035	1.163
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.681	0.677	0.877	0.641	1.105	1.440
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.661	0.816	0.854	0.710	1.071	1.310
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.628	0.641	0.926	0.718	1.336	1.489
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.654	0.721	0.862	0.838	1.089	1.088
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.722	0.789	0.940	0.796	1.014	1.294
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.609	0.646	0.924	0.675	1.201	1.210
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.863	0.868	0.873	1.025	1.376	1.080
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.554	0.599	0.924	0.675	1.163	1.258
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.748	0.744	0.894	0.712	1.024	1.291
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.780	0.946	0.824	0.774	1.108	1.012
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.748	0.773	0.986	0.962	1.281	1.428
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.744	0.817	0.842	0.810	1.110	1.223
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.683	0.818	0.748	0.679	0.984	1.050
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.690	0.645	0.921	0.798	1.301	1.594
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.710	0.745	0.833	0.816	1.187	1.292

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.728	0.777	0.780	0.862	1.241	1.111
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.702	0.836	0.836	0.756	1.170	1.355
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.752	0.877	0.796	0.862	1.267	1.405
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.699	0.714	0.856	0.731	1.051	1.283
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.529	0.700	0.765	0.750	0.970	1.015
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.778	0.803	0.979	0.953	1.084	1.145
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.657	0.678	0.902	0.773	1.124	1.339
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.712	0.642	0.791	0.756	1.155	1.207
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.689	0.744	0.912	0.767	1.051	1.267
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.832	0.851	1.028	1.067	1.149	1.185
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.693	0.816	0.859	1.117	1.187	1.087
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.568	0.678	0.796	0.795	1.127	1.330
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.761	0.763	0.986	0.958	1.221	1.385
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.746	0.849	0.890	1.009	1.164	0.993
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.630	0.650	0.772	0.840	1.093	1.148
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.791	0.797	0.821	0.770	1.140	0.902
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.712	0.756	0.875	0.690	0.977	1.130
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.655	0.718	0.789	0.789	1.021	1.145
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.811	0.862	0.957	0.859	1.114	1.206
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.743	0.748	0.892	0.812	1.095	1.170
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.730	0.714	0.845	0.862	1.311	1.068
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.654	0.755	0.837	0.770	1.104	1.079
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.669	0.670	0.901	0.770	1.072	1.298
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.755	0.818	0.797	0.810	1.172	1.032
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.691	0.650	0.904	0.718	1.312	1.508
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.682	0.729	0.750	0.750	0.950	1.053
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.604	0.640	0.813	0.884	1.174	1.247
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.714	0.848	0.832	0.774	1.105	1.076
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.693	0.669	0.772	0.840	1.207	1.203
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.790	0.776	0.856	0.958	1.298	1.060
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.800	0.836	0.938	1.003	1.176	0.910
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.744	0.813	0.842	0.810	1.110	1.125
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.631	0.713	0.861	0.840	1.166	0.970
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.691	0.867	0.808	0.852	1.163	1.001
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.727	0.763	0.832	0.884	1.059	1.122
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.720	0.747	0.841	0.838	1.070	1.146
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.683	0.619	0.930	0.756	1.274	1.565
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.592	0.675	0.756	0.756	1.016	1.177
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.614	0.657	0.811	0.940	1.182	1.275
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.809	0.753	0.824	0.918	1.366	1.015
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.778	0.753	0.878	0.991	1.143	1.003
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.641	0.758	0.734	0.675	0.884	1.081
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.749	0.723	0.845	1.043	1.148	1.074
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.714	0.660	0.884	0.718	1.249	1.546
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.503	0.688	0.773	0.710	1.028	1.052
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.699	0.714	0.856	0.731	1.018	1.283
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.725	0.815	0.928	0.958	1.073	1.249
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.652	0.675	0.947	0.675	1.223	1.384
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.539	0.708	0.917	0.641	1.162	1.201
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.724	0.794	0.851	0.771	1.176	1.238
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.653	0.816	0.778	0.675	0.947	1.405
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.678	0.653	0.800	0.750	1.080	1.188
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.716	0.680	0.941	0.750	1.191	1.481
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.787	0.811	0.883	1.029	1.448	1.111
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.733	0.787	0.839	0.727	1.094	0.898
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.786	0.835	0.816	0.774	1.105	1.017
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.638	0.679	0.783	0.675	1.005	1.219
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.763	0.853	0.789	0.855	1.160	1.051
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.541	0.635	0.828	0.884	1.082	1.045
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.828	1.053	0.889	1.069	1.365	1.473
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.587	0.689	0.941	0.750	1.191	1.307
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.760	1.000	0.846	0.955	1.101	1.282
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.671	0.639	0.808	0.710	1.092	1.213
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.780	0.923	0.814	0.810	1.160	1.306
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.555	0.735	0.778	0.675	0.947	1.191
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.809	0.962	0.864	1.062	1.184	1.250
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.756	0.882	1.049	1.067	1.149	1.303
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.635	0.731	0.985	0.796	1.161	1.359
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.701	0.710	0.787	0.675	1.056	1.095
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.619	0.688	0.895	0.641	1.105	1.523

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DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.647	0.632	0.811	0.756	1.215	1.193
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.699	0.756	0.961	0.796	1.177	1.431
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.694	0.818	0.845	0.716	1.183	1.384
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.709	0.802	0.791	0.907	1.230	1.175
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.668	0.783	0.808	0.852	1.126	1.135
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.630	0.734	0.937	0.712	1.210	1.125
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.686	0.759	0.797	0.810	1.136	1.073
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.701	0.744	0.883	0.765	1.116	0.989
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.790	0.933	0.924	0.891	1.306	1.476
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.813	0.788	0.967	0.893	1.248	1.513
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.744	0.762	0.864	0.814	1.219	1.023
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.722	0.789	0.940	0.796	0.982	1.294
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.764	0.758	0.891	1.065	1.352	1.093
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.733	0.929	0.814	0.810	1.124	1.152
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.727	0.840	0.829	0.957	1.320	1.393
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.534	0.687	0.773	0.710	0.930	0.965
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.615	0.762	0.773	0.710	0.950	1.221
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.607	0.705	0.903	0.675	1.144	1.268
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.644	0.704	0.903	0.675	1.003	1.163
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.740	0.695	0.903	0.675	1.144	1.437
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.682	0.714	0.921	0.727	1.062	1.244
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.694	0.785	0.794	0.750	1.019	1.369
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.726	0.776	0.831	0.795	1.175	1.473
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.696	0.852	0.957	0.798	1.086	1.246
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.592	0.675	0.756	0.756	1.049	1.177
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.739	0.781	0.936	1.067	1.184	0.931
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.681	0.705	0.899	0.641	1.125	1.315
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.712	0.761	0.875	0.690	1.009	1.229
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.696	0.694	0.880	0.931	1.135	1.061
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.584	0.658	0.828	0.710	1.077	0.957
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.642	0.710	0.828	0.710	1.112	0.920
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.641	0.758	0.734	0.675	0.912	1.081
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.503	0.688	0.773	0.710	1.061	1.052
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.621	0.750	0.862	1.043	1.061	1.164
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.674	0.675	0.811	0.940	1.158	1.142
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.649	0.725	0.820	0.750	1.100	0.901
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.717	0.886	0.772	0.770	1.114	0.963
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.654	0.721	0.862	0.838	1.055	1.088
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.843	0.830	0.988	0.840	1.143	1.406
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.815	0.953	0.884	1.015	1.164	0.990
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.654	0.755	0.837	0.770	1.140	1.079
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.738	0.787	0.862	0.795	1.232	1.349
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.724	0.794	0.851	0.771	1.140	1.238
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.679	0.837	0.840	1.008	1.219	0.976
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.635	0.725	0.873	0.731	1.051	1.357
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.748	0.724	0.894	0.712	1.132	1.464
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.795	1.007	0.842	0.731	1.064	0.970
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.714	0.660	0.884	0.718	1.210	1.546
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.620	0.707	0.765	0.750	1.050	1.215
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.555	0.699	0.803	0.675	1.056	0.962
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.835	1.003	0.865	0.867	1.175	1.048
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.681	0.719	0.899	0.641	1.162	1.367
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.683	0.649	0.930	0.756	1.190	1.436
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.568	0.678	0.796	0.795	1.092	1.330
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.744	0.728	0.981	0.884	1.226	1.395
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.806	0.849	0.839	0.727	1.060	0.864
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.696	0.729	0.821	0.907	1.348	1.124
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.766	0.860	1.008	0.840	1.143	1.547
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.816	0.904	0.828	0.958	1.230	1.088
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.703	0.903	0.847	0.955	1.288	1.423
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.866	0.798	0.865	1.029	1.448	1.051
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.684	0.891	0.812	0.862	1.267	1.486
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.813	0.967	0.910	0.963	1.259	1.025
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.733	0.849	0.848	0.915	1.298	1.147
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.566	0.664	0.787	0.840	1.028	0.993
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.592	0.731	0.912	0.712	1.024	1.204
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.796	0.862	1.051	0.991	1.299	1.527
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.769	0.766	0.856	0.731	1.051	1.134
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.712	0.866	0.864	1.062	1.197	1.045
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.758	0.872	0.861	0.765	1.066	1.172

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.649	0.671	0.901	0.718	1.249	1.636
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.714	0.993	0.875	0.912	1.187	1.229
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.635	0.848	0.783	0.810	1.104	1.186
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.796	0.866	0.884	0.907	1.177	1.266
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.958	0.923	0.930	1.009	1.180	0.922
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.958	0.923	0.930	1.009	1.143	0.922
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.798	0.802	0.840	0.867	1.312	1.065
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.534	0.687	0.773	0.710	0.960	0.965
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.589	0.632	0.962	0.750	1.251	1.247
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.612	0.748	0.875	0.641	0.983	1.168
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.688	0.711	0.864	0.810	1.163	1.073
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.717	0.933	0.841	1.006	1.139	1.115
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.683	0.738	0.845	1.043	1.061	1.100
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.623	0.636	0.780	0.795	1.070	1.172
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.669	0.636	0.941	0.798	1.366	1.555
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.785	0.799	0.918	1.062	1.225	0.988
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.739	0.869	0.949	0.905	1.030	1.196
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.573	0.702	0.828	0.884	1.171	1.061
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.726	0.692	0.840	0.840	1.145	1.230
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.776	0.814	1.008	0.904	1.173	1.327
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.690	0.676	0.921	0.798	1.178	1.462
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.671	0.753	0.858	0.795	1.209	1.502
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.674	0.657	0.811	0.940	1.280	1.295
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.526	0.636	0.895	0.641	1.105	1.264
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.712	0.761	0.875	0.690	0.977	1.229
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.755	0.835	0.797	0.810	1.136	0.958
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.742	0.918	0.844	0.958	1.230	1.028
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.685	0.655	0.780	0.795	1.182	1.228
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.691	0.867	0.808	0.852	1.126	1.001
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.720	0.747	0.841	0.838	1.036	1.146
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.766	0.718	0.859	0.931	1.114	1.117
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.675	0.714	0.757	0.710	0.930	1.076
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.624	0.719	0.947	0.675	1.223	1.149
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.682	0.714	0.921	0.727	1.029	1.244
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.758	0.797	0.912	0.767	1.051	1.120
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.709	0.775	0.874	0.808	1.140	1.007
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.701	0.744	0.883	0.765	1.152	0.989
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.761	0.783	0.807	0.827	1.312	1.041
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.744	0.762	0.864	0.814	1.259	1.023
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.675	0.800	0.800	0.900	1.150	1.112
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.635	0.725	0.873	0.731	1.018	1.357
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.760	0.905	0.909	0.953	1.117	0.951
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.686	0.670	0.919	0.910	1.259	1.385
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.631	0.798	0.810	0.750	1.019	1.448
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.781	0.865	0.872	1.008	1.294	1.145
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.608	0.701	0.828	0.884	1.060	0.974
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.738	0.831	0.899	0.956	1.139	1.014
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.758	0.865	0.861	0.765	1.066	1.077
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.745	0.735	0.924	1.043	1.203	1.098
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.649	0.783	0.819	0.991	1.008	1.105
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.622	0.778	0.765	0.750	0.970	1.196
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.567	0.667	0.947	0.675	1.185	1.195
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.687	0.728	0.867	0.907	1.277	1.332
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.671	0.639	0.808	0.710	1.057	1.213
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.607	0.705	0.903	0.675	1.108	1.268
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.657	0.921	0.783	0.810	1.104	1.006
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.740	0.695	0.903	0.675	1.108	1.437
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.704	0.760	0.812	0.958	1.334	1.145
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.769	0.766	0.856	0.731	1.018	1.134
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.717	0.886	0.772	0.770	1.114	1.079
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.701	0.710	0.787	0.675	1.023	1.095
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.647	0.632	0.811	0.756	1.177	1.193
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.712	0.655	0.791	0.756	1.192	1.256
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.537	0.718	0.810	0.750	1.019	1.228
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.714	0.692	0.884	0.718	1.131	1.418
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.823	0.848	0.838	0.977	1.376	1.056
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.742	0.825	1.030	0.840	1.326	1.710
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.720	0.847	0.849	0.867	1.274	1.199
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.763	0.768	0.958	1.009	1.129	1.243
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.806	0.836	0.832	0.915	1.298	1.085

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.623	0.636	0.780	0.795	1.104	1.172
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.574	0.693	0.787	0.840	1.115	1.303
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.755	0.818	0.797	0.810	1.136	1.032
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.693	0.755	0.752	0.760	1.111	1.204
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.637	0.692	0.828	0.884	1.082	1.185
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.716	0.866	0.832	0.893	1.180	1.551
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.754	0.816	0.859	0.940	1.242	1.543
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.790	0.776	0.856	0.958	1.257	1.060
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.806	0.849	0.839	0.727	1.094	0.864
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.735	0.977	0.882	1.062	1.184	1.322
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.708	0.781	0.896	0.991	1.143	1.103
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.816	0.814	1.006	1.130	1.197	1.287
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.652	0.648	0.924	0.675	1.163	1.516
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.683	0.649	0.930	0.756	1.153	1.436
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.765	0.779	0.855	0.855	1.188	0.930
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.706	0.698	0.881	0.958	1.366	1.101
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.685	0.655	0.780	0.795	1.220	1.228
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.851	1.067	0.884	0.819	1.128	1.004
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.666	0.806	0.856	0.727	1.060	1.033
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.675	0.714	0.757	0.710	0.960	1.076
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.730	0.729	0.845	0.862	1.270	1.111
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.720	0.823	0.838	0.907	1.292	1.422
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.676	0.739	1.001	0.884	1.226	1.475
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.642	0.710	0.828	0.710	1.077	0.920
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.742	0.918	0.844	0.958	1.230	1.151
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.681	0.750	0.862	1.043	1.148	1.182
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.765	0.784	0.855	0.855	1.188	1.011
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.700	0.778	0.821	0.931	1.083	1.142
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.619	0.731	0.917	0.641	1.162	1.446
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.649	0.671	0.901	0.718	1.210	1.636
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.763	0.880	0.859	1.117	1.187	1.045
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.656	0.853	0.957	0.798	1.200	1.359
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.653	0.666	0.789	0.789	1.105	1.209
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.555	0.699	0.803	0.675	1.023	0.962
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.653	0.684	0.789	0.789	1.000	1.066
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.771	0.800	0.876	0.963	1.366	1.142
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.668	0.799	0.808	0.852	1.163	1.181
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.788	0.943	0.805	0.855	1.148	1.279
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.661	0.622	0.951	0.756	1.381	1.587
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.558	0.732	0.912	0.712	1.132	1.313
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.634	0.665	0.800	0.750	1.080	0.987
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.688	0.711	0.864	0.810	1.200	1.073
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.628	0.651	0.808	0.710	1.092	1.008
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.744	0.758	1.006	0.884	1.248	1.274
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.776	0.864	0.974	1.073	1.137	1.293
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.678	0.680	0.820	0.750	1.100	1.085
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.647	0.774	0.893	0.690	1.009	1.300
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.685	0.742	0.941	0.750	1.078	1.152
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.680	0.736	0.912	0.712	1.132	1.548
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.843	0.808	0.988	0.840	1.263	1.595
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.741	1.000	0.788	0.769	1.102	1.364
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.709	0.909	0.847	0.900	1.208	1.187
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.614	0.692	0.773	0.710	1.028	1.240
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.667	0.944	0.830	0.810	1.160	1.218
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.720	0.839	0.838	0.907	1.334	1.479
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.856	0.980	0.871	1.072	1.399	1.442
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.709	0.818	0.791	0.907	1.270	1.222
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.612	0.748	0.875	0.641	0.952	1.168
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.671	0.666	0.828	0.710	1.112	1.108
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.816	0.796	1.010	0.840	1.326	1.555
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.715	0.816	1.033	0.893	1.475	1.681
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.749	0.758	0.845	1.043	1.039	0.985
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.635	0.848	0.783	0.810	1.070	1.186
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.783	0.815	0.875	0.690	1.009	1.087
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.635	0.733	0.787	0.840	1.007	0.925
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.753	0.769	1.066	0.940	1.553	1.673
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.577	0.748	0.875	0.641	1.086	1.274
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.628	0.641	0.926	0.718	1.294	1.489
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.697	0.987	0.788	0.769	1.067	1.157
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.716	0.712	0.941	0.750	1.078	1.359

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.819	0.956	0.917	1.129	1.473	1.578
DV3e	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.801	0.858	0.957	0.798	1.200	1.602
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.669	0.683	0.901	0.770	1.106	1.350
DV2d	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.778	1.015	0.888	1.072	1.399	1.586
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.693	0.700	0.772	0.840	1.093	1.103
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.836	0.898	0.850	0.860	1.188	0.936
DV12	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.811	0.924	0.904	0.857	1.130	1.213
DV3m	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.631	0.763	1.030	0.840	1.326	1.420
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.703	0.753	0.875	0.641	1.086	1.502
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.659	0.703	0.937	0.712	1.210	1.410
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.717	0.933	0.841	1.006	1.104	1.115
DV3d	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.665	0.723	0.787	0.840	1.028	1.125
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.609	0.646	0.924	0.675	1.163	1.210
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.738	0.831	0.899	0.956	1.176	1.014
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.698	0.886	0.800	0.900	1.150	0.981
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.699	0.715	0.939	0.859	1.208	1.327
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.726	0.812	0.831	0.795	1.064	1.351
DV3e	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.599	0.733	0.787	0.840	1.113	1.008
DV11	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.863	0.886	0.873	1.025	1.376	1.123
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.683	0.632	0.930	0.756	1.315	1.628
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.752	0.877	0.796	0.862	1.228	1.405
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.714	0.692	0.884	0.718	1.095	1.418
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.725	0.714	0.914	0.712	1.188	1.427
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.740	0.728	0.903	0.675	1.035	1.318
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.717	0.886	0.772	0.770	1.079	0.963
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.709	0.686	0.882	0.819	1.208	1.344
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.607	0.623	0.842	0.789	1.137	0.999
DV13	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.795	0.798	0.937	0.910	1.160	1.316
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.691	0.650	0.904	0.718	1.271	1.508
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.791	0.813	0.821	0.770	1.104	0.938
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.748	0.759	0.894	0.712	1.024	1.342
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.696	0.729	0.821	0.907	1.306	1.124
DV12	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.832	0.868	1.028	1.067	1.149	1.232
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.798	0.802	0.840	0.867	1.271	1.065
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.778	0.819	0.979	0.953	1.084	1.191
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.755	0.835	0.797	0.810	1.172	1.073
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.800	0.853	0.938	1.003	1.176	0.946
DV13	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.761	0.779	0.986	0.958	1.221	1.441
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.746	0.704	0.800	0.750	1.080	1.143
DV2m	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.726	0.721	0.861	0.840	1.166	1.123
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.655	0.733	0.789	0.789	1.021	1.190
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.662	0.790	0.795	0.862	1.281	1.175
DV3m	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.787	0.756	0.988	0.893	1.448	1.673
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.743	0.752	0.892	0.812	1.095	1.272
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.589	0.728	0.789	0.789	1.105	1.026
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.688	0.627	0.824	0.840	1.242	1.245
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.712	0.655	0.791	0.756	1.155	1.256
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.774	0.819	0.812	0.958	1.334	1.101
DV11	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.813	0.967	0.910	0.963	1.259	1.148
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.614	0.692	0.773	0.710	1.061	1.240
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.666	0.806	0.856	0.727	1.094	1.033
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.700	0.777	0.886	0.857	1.225	1.276
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.657	0.921	0.783	0.810	1.070	1.006
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.738	0.690	0.808	0.710	1.092	1.167
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.730	0.729	0.845	0.862	1.311	1.111
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.649	0.703	0.901	0.718	1.131	1.500
DV3e	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.699	0.692	0.828	0.884	1.171	1.203
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.647	0.774	0.893	0.690	0.977	1.300
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.604	0.653	0.813	0.884	1.174	1.297
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.783	0.815	0.875	0.690	0.977	1.087
DV3e	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.749	0.738	0.845	1.043	1.148	1.117
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.734	0.904	0.868	0.819	1.223	1.149
DV2d	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.835	1.059	0.890	1.008	1.281	1.229
DV13	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.723	0.827	0.955	0.910	1.160	1.448
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.758	0.869	0.814	0.824	1.246	1.113
DV3m	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.694	0.751	1.010	0.840	1.326	1.343
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.790	0.791	0.856	0.958	1.298	1.102
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.669	0.683	0.901	0.770	1.072	1.350
DV12	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.790	0.921	0.996	1.014	1.092	1.238
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.625	0.728	0.789	0.789	1.000	0.941

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.693	0.682	0.772	0.840	1.207	1.251
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.895	0.951	0.893	0.963	1.259	0.969
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.681	0.614	0.833	0.795	1.255	1.271
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.787	0.787	1.013	0.893	1.475	1.528
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.709	0.686	0.882	0.819	1.171	1.344
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.712	0.682	0.811	0.756	1.215	1.147
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.694	0.780	0.977	1.009	1.129	1.315
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.761	0.783	0.807	0.827	1.271	1.041
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.778	0.769	0.878	0.991	1.143	1.043
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.651	0.709	0.756	0.756	1.123	1.284
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.603	0.703	0.986	0.750	1.274	1.185
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.803	0.880	0.830	0.900	1.221	0.950
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.646	0.743	0.941	0.750	1.191	1.256
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.756	0.742	0.901	1.009	1.366	1.116
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.752	0.886	0.919	0.903	1.094	0.971
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.766	0.748	0.880	0.931	1.135	1.020
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.701	0.759	0.883	0.765	1.116	1.028
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.539	0.708	0.917	0.641	1.125	1.201
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.577	0.748	0.875	0.641	1.052	1.274
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.694	0.818	0.845	0.716	1.146	1.384
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.652	0.675	0.947	0.675	1.185	1.384
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.668	0.799	0.808	0.852	1.126	1.181
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.730	0.816	0.830	0.900	1.221	0.988
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.683	0.632	0.930	0.756	1.274	1.628
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.725	0.831	0.857	0.867	1.312	1.172
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.836	0.880	0.850	0.860	1.188	1.008
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.712	0.783	0.819	0.991	1.090	1.123
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.770	0.898	0.891	0.971	1.351	1.241
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.514	0.675	0.803	0.840	1.028	1.050
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.703	0.753	0.875	0.641	1.052	1.502
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.652	0.688	0.947	0.675	1.223	1.439
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.691	0.663	0.904	0.718	1.312	1.568
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.709	0.818	0.791	0.907	1.230	1.222
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.764	0.773	0.891	1.065	1.352	1.136
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.723	0.732	0.902	0.773	1.160	1.287
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.780	0.923	0.814	0.810	1.124	1.306
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.628	0.651	0.808	0.710	1.057	1.008
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.744	0.777	0.864	0.814	1.219	1.064
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.699	0.756	0.961	0.796	1.140	1.431
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.716	0.693	0.941	0.750	1.191	1.541
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.671	0.666	0.828	0.710	1.077	1.108
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.717	0.886	0.772	0.770	1.079	1.079
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.717	0.698	0.924	0.675	1.201	1.457
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.616	0.673	0.914	0.712	1.188	1.232
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.780	0.942	0.814	0.810	1.160	1.358
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.759	1.076	0.908	1.008	1.281	1.300
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.740	0.728	0.903	0.675	1.003	1.318
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.728	0.898	0.854	0.710	1.071	1.310
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.730	0.800	0.830	0.900	1.221	1.064
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.682	0.729	0.921	0.727	1.062	1.294
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.872	1.010	0.929	1.137	1.234	1.025
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.719	0.745	0.900	0.904	1.311	1.055
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.724	0.953	0.832	1.062	1.127	1.092
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.828	0.868	0.853	1.073	1.414	1.140
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.791	0.813	0.821	0.770	1.140	0.938
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.757	0.763	0.864	0.810	1.163	0.949
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.674	0.689	0.811	0.940	1.158	1.188
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.698	0.684	0.890	0.907	1.337	1.124
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.645	0.849	1.056	0.840	1.350	1.349
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.811	0.851	0.957	0.859	1.114	1.261
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.620	0.741	0.765	0.750	0.950	1.114
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.651	0.709	0.756	0.756	1.159	1.284
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.649	0.661	0.884	0.884	1.205	1.034
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.736	0.733	0.901	0.770	1.106	1.194
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.596	0.691	0.783	0.675	1.037	1.012
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.793	0.831	0.898	1.129	1.488	1.200
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.757	0.767	0.864	0.810	1.163	1.032
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.958	0.942	0.930	1.009	1.180	0.958
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.958	0.942	0.930	1.009	1.143	0.958
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.859	0.933	0.872	1.008	1.294	0.983

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.736	0.765	0.840	0.918	1.366	1.074
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.685	0.686	0.780	0.795	1.070	1.127
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.780	0.836	0.874	0.808	1.140	0.968
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.740	0.709	0.903	0.675	1.144	1.494
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.727	0.857	0.829	0.957	1.320	1.449
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.649	0.703	0.901	0.718	1.095	1.500
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.684	0.891	0.812	0.862	1.228	1.486
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.843	0.847	0.988	0.840	1.143	1.462
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.705	0.755	0.818	0.840	1.171	1.434
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.696	0.744	0.821	0.907	1.348	1.169
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.681	0.719	0.899	0.641	1.125	1.367
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.706	0.821	0.975	0.840	1.186	1.331
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.758	0.803	0.912	0.767	1.051	1.218
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.668	0.831	0.842	0.947	1.211	0.993
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.586	0.715	0.921	0.675	1.035	1.230
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.723	0.732	0.902	0.773	1.124	1.287
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.674	0.965	0.821	0.855	1.148	1.193
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.794	0.953	0.824	0.817	1.129	0.941
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.638	0.721	0.803	0.675	1.056	1.158
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.742	0.848	0.902	1.252	1.258	1.082
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.730	0.723	0.787	0.840	1.113	1.143
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.798	0.859	0.816	0.820	1.188	0.880
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.819	0.894	0.842	0.810	1.110	1.125
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.801	0.899	0.957	0.798	1.086	1.469
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.710	0.836	1.035	0.840	1.350	1.275
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.798	0.859	0.816	0.820	1.188	0.986
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.752	0.886	0.919	0.903	1.129	0.971
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.691	0.691	0.926	0.718	1.336	1.432
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.759	0.696	0.921	0.798	1.301	1.533
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.701	0.759	0.883	0.765	1.152	1.028
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.738	0.690	0.808	0.710	1.057	1.167
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.663	0.800	0.801	0.756	1.125	1.530
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.628	0.674	0.922	0.718	1.312	1.659
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.735	0.861	0.808	0.852	1.163	1.135
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.680	0.771	0.912	0.712	1.024	1.420
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.683	0.662	0.930	0.756	1.190	1.493
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.798	0.818	0.840	0.867	1.312	1.108
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.776	0.830	1.008	0.904	1.173	1.380
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.780	0.830	0.874	0.808	1.140	0.890
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.895	0.933	0.893	0.963	1.259	1.043
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.681	0.614	0.833	0.795	1.216	1.271
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.717	0.798	0.938	0.908	1.084	1.275
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.560	0.773	0.765	0.750	1.050	1.030
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.743	0.763	0.892	0.812	1.095	1.216
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.675	0.816	0.800	0.900	1.150	1.156
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.712	0.682	0.811	0.756	1.177	1.147
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.707	0.832	0.999	0.953	1.084	1.259
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.544	0.745	0.803	0.840	1.113	1.067
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.703	0.789	0.875	0.641	0.983	1.377
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.744	0.777	0.864	0.814	1.259	1.064
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.837	0.835	0.986	0.958	1.221	1.274
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.785	0.958	0.911	0.917	1.297	1.189
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.685	0.668	0.780	0.795	1.182	1.278
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.737	0.665	0.865	0.940	1.317	1.288
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.682	0.729	0.921	0.727	1.029	1.294
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.685	0.686	0.780	0.795	1.104	1.127
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.577	0.744	0.803	0.840	1.007	0.978
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.678	0.767	0.833	0.955	1.337	1.237
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.736	0.733	0.901	0.770	1.072	1.194
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.609	0.659	0.924	0.675	1.201	1.258
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.594	0.772	0.765	0.750	0.950	0.945
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.775	0.886	0.857	1.189	1.195	1.028
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.737	0.882	0.977	0.859	1.114	1.387
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.760	0.912	0.867	0.860	1.188	0.990
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.624	0.719	0.947	0.675	1.185	1.149
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.758	0.869	0.814	0.824	1.207	1.113
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.662	0.790	0.795	0.862	1.241	1.175
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.663	0.640	0.813	0.884	1.271	1.266
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.669	0.648	0.941	0.798	1.366	1.617
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.681	0.785	0.862	1.043	1.039	1.084

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.698	0.684	0.890	0.907	1.380	1.124
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.718	0.804	0.873	0.958	1.298	1.166
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.700	0.815	0.821	0.931	0.980	1.047
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.718	0.718	0.789	0.789	1.105	1.163
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.757	0.763	0.864	0.810	1.200	0.949
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.506	0.670	0.805	0.789	1.021	1.068
DV2d	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.679	0.854	0.840	1.008	1.219	1.015
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.714	0.812	0.936	1.062	1.225	1.045
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.701	0.747	0.783	0.675	1.037	1.219
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.755	0.835	0.797	0.810	1.136	1.073
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.686	0.684	0.919	0.910	1.259	1.441
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.806	0.866	0.839	0.727	1.060	0.898
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.757	0.767	0.864	0.810	1.200	1.032
DV2d	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.866	1.140	0.926	1.189	1.255	1.368
DV3d	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.637	0.706	0.828	0.884	1.082	1.232
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.790	0.791	0.856	0.958	1.257	1.102
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.696	0.730	0.876	0.931	1.114	1.181
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.642	0.724	0.828	0.710	1.112	0.957
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.717	0.798	0.938	0.908	1.050	1.275
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.649	0.740	0.820	0.750	1.100	0.937
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.926	0.903	0.969	1.121	1.229	0.950
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.706	0.712	0.881	0.958	1.366	1.145
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.740	0.709	0.903	0.675	1.108	1.494
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.699	0.804	0.985	0.796	1.198	1.359
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.661	0.622	0.951	0.756	1.338	1.587
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.763	0.897	0.859	1.117	1.187	1.087
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.780	0.980	0.847	0.900	1.208	1.142
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.720	0.793	0.862	0.838	1.089	1.088
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.727	0.810	0.853	0.884	1.078	1.066
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.653	0.698	0.789	0.789	1.000	1.109
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.694	0.866	0.804	0.855	1.160	0.993
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.693	0.683	0.962	0.750	1.251	1.502
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.765	0.799	0.855	0.855	1.188	1.051
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.768	0.810	0.979	0.884	1.167	1.455
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.774	0.993	0.847	0.955	1.288	1.423
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.685	0.668	0.780	0.795	1.220	1.278
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.596	0.691	0.783	0.675	1.005	1.012
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.647	0.665	0.807	0.756	1.192	1.328
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.754	0.902	0.847	0.900	1.208	1.346
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.552	0.716	0.921	0.675	1.144	1.341
DV2m	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.796	0.916	1.077	0.991	1.323	1.450
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.725	0.831	0.857	0.867	1.271	1.172
DV3d	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.632	0.837	0.850	0.840	1.080	1.271
DV3d	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.743	0.930	0.850	0.840	1.080	1.499
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.619	0.731	0.917	0.641	1.125	1.446
DV3d	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.605	0.750	0.803	0.840	1.028	1.238
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.756	0.742	0.901	1.009	1.323	1.116
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.673	0.721	0.921	0.675	1.144	1.581
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.614	0.725	0.773	0.710	0.930	1.138
DV2e	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.749	0.773	0.845	1.043	1.039	1.025
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.709	0.957	0.830	0.810	1.160	1.436
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.678	0.694	0.820	0.750	1.100	1.129
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.683	0.662	0.930	0.756	1.153	1.493
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.638	0.721	0.803	0.675	1.023	1.158
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.731	0.851	0.959	0.858	1.041	1.222
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.679	0.656	0.928	0.862	1.272	1.414
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.586	0.715	0.921	0.675	1.003	1.230
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.750	0.780	0.921	0.727	1.062	1.144
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.720	0.839	0.838	0.907	1.292	1.479
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.671	0.679	0.828	0.710	1.112	1.152
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.630	0.749	0.937	0.712	1.210	1.170
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.766	0.802	0.821	0.907	1.348	1.124
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.794	0.953	0.824	0.817	1.129	1.053
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.624	0.746	0.796	0.795	1.127	1.330
DV13	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.876	0.948	0.884	0.907	1.177	1.164
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.741	1.000	0.788	0.769	1.067	1.364
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.663	0.740	0.862	0.862	1.270	1.175
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.788	0.962	0.805	0.855	1.148	1.330
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.719	0.831	0.837	0.770	1.104	1.079
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.783	0.953	0.864	1.062	1.197	1.045

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.681	0.756	0.895	0.641	1.141	1.523
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.694	0.866	0.804	0.855	1.160	1.112
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.703	0.789	0.875	0.641	0.952	1.377
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.744	0.773	1.006	0.884	1.248	1.325
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.834	0.952	0.861	0.765	1.066	1.077
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.667	0.944	0.830	0.810	1.124	1.218
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.693	0.714	0.772	0.840	1.093	1.148
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.679	0.691	0.840	0.840	1.145	0.982
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.712	0.729	0.910	0.857	1.283	1.077
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.716	0.726	0.941	0.750	1.078	1.413
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.735	0.861	0.808	0.852	1.126	1.135
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.738	0.828	0.858	0.795	1.209	1.502
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.664	0.704	0.813	0.884	1.174	1.247
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.669	0.675	0.965	0.798	1.392	1.476
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.661	0.635	0.951	0.756	1.381	1.651
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.665	0.738	0.840	0.840	1.028	1.170
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.778	0.805	1.038	0.940	1.452	1.837
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.712	0.821	0.819	0.991	0.987	1.030
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.856	0.999	0.871	1.072	1.399	1.499
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.554	0.757	0.773	0.710	1.028	1.052
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.678	0.767	0.833	0.955	1.295	1.237
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.769	0.781	0.856	0.731	1.051	1.180
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.816	0.812	1.010	0.840	1.326	1.617
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.806	0.866	0.839	0.727	1.094	0.898
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.651	0.743	0.756	0.756	1.016	1.177
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.711	0.720	0.939	0.855	1.152	1.339
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.771	0.818	0.883	0.765	1.116	0.989
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.696	0.744	0.821	0.907	1.306	1.169
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.773	0.748	1.015	1.073	1.405	1.509
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.621	0.694	0.863	0.789	1.158	0.949
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.775	0.862	0.979	0.798	1.259	1.625
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.740	0.743	0.903	0.675	1.035	1.371
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.798	0.818	0.840	0.867	1.271	1.108
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.758	0.813	0.912	0.767	1.051	1.165
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.765	0.795	0.855	0.855	1.188	0.967
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.699	0.729	0.939	0.859	1.208	1.380
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.671	0.800	0.880	0.795	1.232	1.427
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.614	0.725	0.773	0.710	0.960	1.138
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.699	0.725	0.828	0.884	1.060	1.104
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.679	0.656	0.928	0.862	1.232	1.414
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.587	0.756	0.773	0.710	0.930	0.965
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.795	0.814	0.937	0.910	1.160	1.369
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.726	0.735	0.861	0.840	1.166	1.168
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.699	0.706	0.828	0.884	1.171	1.251
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.746	0.718	0.800	0.750	1.080	1.188
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.755	0.801	0.867	0.907	1.277	1.332
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.670	0.817	0.793	0.798	1.113	1.498
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.738	0.703	0.808	0.710	1.092	1.213
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.759	0.729	0.921	0.798	1.178	1.406
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.742	0.877	1.056	0.840	1.350	1.624
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.731	0.851	0.959	0.858	1.008	1.222
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.774	0.836	0.812	0.958	1.334	1.145
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.701	0.747	0.783	0.675	1.005	1.219
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.688	0.640	0.824	0.840	1.242	1.295
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.589	0.644	0.962	0.750	1.251	1.297
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.725	0.728	0.914	0.712	1.188	1.484
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.709	0.700	0.882	0.819	1.208	1.397
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.760	0.912	0.867	0.860	1.188	1.109
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.853	0.889	1.008	0.904	1.173	1.220
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.771	0.812	0.883	0.765	1.116	0.909
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.750	0.780	0.921	0.727	1.029	1.144
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.888	1.052	0.890	1.008	1.281	1.393
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.819	0.747	0.902	1.043	1.181	1.112
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.855	0.777	1.017	0.940	1.452	1.670
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.743	0.768	0.892	0.812	1.095	1.323
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.698	0.933	0.783	0.810	1.104	1.186
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.769	0.781	0.856	0.731	1.018	1.180
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.624	0.733	0.947	0.675	1.223	1.195
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.850	1.010	0.865	0.915	1.196	0.973
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.552	0.716	0.921	0.675	1.108	1.341

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.642	0.724	0.828	0.710	1.077	0.957
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.756	0.757	0.901	1.009	1.366	1.160
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.691	0.663	0.904	0.718	1.271	1.568
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.651	0.743	0.756	0.756	1.049	1.177
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.647	0.665	0.807	0.756	1.155	1.328
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.681	0.627	0.833	0.795	1.255	1.322
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.766	0.763	0.880	0.931	1.135	1.061
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.673	0.721	0.921	0.675	1.108	1.581
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.554	0.757	0.773	0.710	1.061	1.052
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.693	0.802	0.771	0.760	1.131	1.143
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.665	0.735	0.906	0.884	1.227	0.982
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.664	0.750	0.803	0.840	1.113	1.257
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.712	0.696	0.811	0.756	1.215	1.193
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.816	0.846	1.035	0.840	1.350	1.477
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.720	0.793	0.862	0.838	1.055	1.088
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.610	0.769	0.803	0.675	1.056	0.962
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.692	0.700	0.949	0.814	1.221	1.355
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.719	0.831	0.837	0.770	1.140	1.079
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.663	0.740	0.862	0.862	1.311	1.175
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.786	0.933	0.832	0.774	1.140	0.960
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.793	1.125	0.862	0.957	1.217	1.235
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.579	0.700	0.895	0.641	1.141	1.264
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.682	0.778	0.765	0.750	1.050	1.215
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.644	0.831	0.807	0.907	1.270	1.292
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.709	0.700	0.882	0.819	1.171	1.397
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.587	0.756	0.773	0.710	0.960	0.965
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.712	0.729	0.910	0.857	1.325	1.077
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.917	0.884	0.979	1.062	1.242	0.970
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.917	0.884	0.979	1.062	1.203	0.970
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.686	0.784	0.824	1.008	1.323	1.211
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.764	0.755	0.964	1.189	1.299	0.983
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.836	0.898	0.850	0.860	1.188	1.048
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.659	0.798	0.979	0.798	1.259	1.349
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.717	0.698	0.924	0.675	1.163	1.457
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.853	0.911	0.857	0.918	1.259	0.911
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.661	0.661	0.975	0.756	1.406	1.508
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.671	0.679	0.828	0.710	1.077	1.152
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.630	0.693	0.787	0.840	1.207	1.323
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.787	0.803	1.013	0.893	1.475	1.589
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.730	0.758	0.787	0.840	1.007	1.048
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.730	0.816	0.830	0.900	1.221	1.107
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.743	0.880	0.800	0.900	1.150	1.112
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.595	0.744	0.805	0.789	1.021	1.259
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.624	0.746	0.796	0.795	1.092	1.330
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.893	1.009	0.904	0.857	1.130	1.115
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.718	0.804	0.873	0.958	1.257	1.166
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.676	0.786	1.026	0.884	1.248	1.401
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.727	0.866	0.957	1.003	1.176	1.001
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.719	0.760	0.900	0.904	1.311	1.097
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.652	0.688	0.947	0.675	1.185	1.439
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.861	0.846	0.985	1.256	1.508	1.190
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.771	0.818	0.883	0.765	1.152	0.989
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.828	0.886	0.853	1.073	1.414	1.185
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.727	0.666	0.969	0.840	1.370	1.614
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.698	0.697	0.890	0.907	1.337	1.169
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.793	0.848	0.898	1.129	1.488	1.248
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.807	1.091	0.908	1.008	1.281	1.532
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.792	0.905	0.838	0.907	1.334	1.422
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.780	0.942	0.814	0.810	1.124	1.358
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.757	0.783	0.864	0.810	1.163	1.073
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.783	0.831	0.875	0.690	1.009	1.130
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.780	0.853	0.874	0.808	1.140	1.007
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.736	0.737	0.901	0.770	1.106	1.298
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.768	0.848	0.979	0.884	1.056	1.334
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.723	0.746	0.902	0.773	1.160	1.339
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.853	0.911	0.857	0.918	1.259	1.020
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.811	0.868	0.957	0.859	1.114	1.311
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.740	0.743	0.903	0.675	1.003	1.371
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.685	0.699	0.780	0.795	1.070	1.172
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.663	0.800	0.801	0.756	1.089	1.530

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DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.742	0.865	0.902	1.252	1.258	1.125
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.685	0.757	0.941	0.750	1.078	1.198
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.717	0.712	0.924	0.675	1.201	1.516
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.659	0.739	0.932	0.712	1.188	1.570
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.607	0.636	0.842	0.789	1.137	1.039
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.771	0.812	0.883	0.765	1.152	0.909
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.787	0.798	1.038	1.013	1.348	1.446
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.692	0.700	0.949	0.814	1.183	1.355
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.732	0.750	0.900	0.900	1.250	1.064
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.628	0.674	0.922	0.718	1.271	1.659
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.717	0.977	0.821	0.855	1.148	1.407
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.691	0.691	0.926	0.718	1.294	1.432
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.766	0.802	0.821	0.907	1.306	1.124
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.770	0.854	0.886	0.857	1.225	1.276
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.725	0.758	0.937	0.712	1.210	1.355
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.645	0.711	0.900	0.819	1.208	1.478
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.730	0.738	0.787	0.840	1.113	1.189
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.725	0.768	0.960	0.808	1.106	1.282
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.735	0.879	0.808	0.852	1.163	1.181
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.751	0.681	0.930	0.756	1.315	1.565
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.595	0.685	0.828	0.884	1.082	1.005
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.737	0.742	0.839	0.812	1.324	1.060
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.738	0.703	0.808	0.710	1.057	1.213
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.673	0.755	0.921	0.675	1.035	1.450
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.895	0.951	0.893	0.963	1.259	1.085
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.676	0.790	0.882	0.814	1.219	1.125
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.628	0.881	0.824	0.852	1.163	1.059
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.737	0.742	0.839	0.812	1.324	1.187
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.758	0.819	0.912	0.767	1.051	1.267
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.728	0.869	0.795	0.862	1.281	1.175
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.753	0.900	0.870	1.073	1.414	1.254
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.733	0.886	0.856	0.727	1.060	1.033
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.663	0.670	0.813	0.884	1.150	1.161
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.686	0.848	0.813	0.810	1.172	1.014
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.778	0.843	1.038	0.940	1.314	1.685
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.736	0.737	0.901	0.770	1.072	1.298
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.723	0.746	0.902	0.773	1.124	1.339
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.775	0.904	0.857	1.189	1.195	1.069
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.681	0.627	0.833	0.795	1.216	1.322
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.678	0.783	0.833	0.955	1.337	1.286
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.698	0.933	0.783	0.810	1.070	1.186
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.875	0.873	0.937	0.910	1.160	1.210
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.631	0.762	0.787	0.840	1.115	1.303
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.803	0.898	0.830	0.900	1.221	0.988
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.783	0.831	0.875	0.690	0.977	1.130
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.705	0.770	0.818	0.840	1.171	1.491
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.705	0.918	0.874	1.189	1.195	1.130
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.676	0.780	0.910	0.812	1.095	1.399
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.718	0.752	0.789	0.789	1.000	1.066
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.646	0.678	0.853	0.990	1.245	1.290
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.685	0.699	0.780	0.795	1.104	1.172
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.798	0.789	0.916	1.130	1.234	0.934
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.609	0.659	0.924	0.675	1.163	1.258
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.712	0.696	0.811	0.756	1.177	1.193
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.714	0.674	0.842	0.789	1.137	1.203
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.808	0.849	0.911	1.016	1.353	1.379
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.757	0.778	0.864	0.810	1.163	0.987
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.841	0.857	0.855	0.855	1.188	0.930
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.644	0.831	0.807	0.907	1.230	1.292
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.737	0.678	0.865	0.940	1.317	1.340
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.645	0.711	0.900	0.819	1.171	1.478
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.926	0.921	0.969	1.121	1.229	0.988
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.776	0.768	0.881	0.958	1.366	1.101
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.718	0.733	0.789	0.789	1.105	1.209
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.610	0.769	0.803	0.675	1.023	0.962
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.698	0.697	0.890	0.907	1.380	1.169
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.674	0.888	1.003	0.798	1.283	1.281
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.691	0.705	0.926	0.718	1.336	1.489
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.818	0.823	0.892	0.812	1.095	1.170
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.786	0.933	0.832	0.774	1.140	1.076

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.759	0.710	0.921	0.798	1.301	1.594
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.688	0.667	0.844	0.840	1.265	1.182
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.855	0.813	1.017	0.940	1.314	1.532
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.745	0.774	0.920	1.043	1.181	1.223
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.675	0.762	0.773	0.710	1.028	1.240
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.871	0.957	0.949	1.009	1.180	1.014
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.871	0.957	0.949	1.009	1.143	1.014
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.850	1.010	0.865	0.915	1.196	1.090
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.757	0.783	0.864	0.810	1.200	1.073
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.663	0.653	0.813	0.884	1.271	1.317
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.738	0.732	0.828	0.710	1.112	1.108
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.681	0.653	0.853	0.795	1.278	1.207
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.746	0.748	0.820	0.750	1.100	1.085
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.695	0.769	0.861	0.840	1.166	0.933
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.841	0.834	0.891	1.065	1.352	1.093
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.686	0.848	0.813	0.810	1.172	1.135
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.803	0.880	0.830	0.900	1.221	1.064
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.560	0.684	0.932	0.712	1.188	1.304
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.623	0.678	0.796	0.795	1.182	1.351
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.603	0.717	0.986	0.750	1.274	1.232
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.859	0.951	0.872	1.008	1.294	1.023
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.825	0.947	0.938	1.079	1.448	1.250
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.652	0.724	0.942	0.675	1.201	1.603
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.750	0.786	0.921	0.727	1.062	1.244
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.593	0.779	0.917	0.641	1.162	1.201
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.751	0.681	0.930	0.756	1.274	1.565
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.780	0.847	0.874	0.808	1.140	0.926
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.788	0.748	0.941	0.750	1.191	1.481
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.668	0.848	0.842	0.947	1.211	1.032
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.646	0.758	0.941	0.750	1.191	1.307
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.717	0.742	0.947	0.675	1.223	1.384
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.676	0.790	0.882	0.814	1.259	1.125
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.756	0.757	0.901	1.009	1.323	1.160
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.657	0.758	0.920	0.773	1.160	1.416
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.649	0.674	0.884	0.884	1.205	1.075
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.699	0.804	0.985	0.796	1.161	1.359
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.786	0.933	0.832	0.774	1.105	0.960
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.641	0.782	0.834	0.840	1.171	1.577
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.733	0.886	0.856	0.727	1.094	1.033
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.736	0.747	0.901	0.770	1.106	1.242
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.838	1.010	0.907	1.189	1.268	1.082
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.754	0.921	0.847	0.900	1.208	1.400
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.668	0.686	0.842	0.789	1.137	0.999
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.681	0.756	0.895	0.641	1.105	1.523
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.693	0.696	0.962	0.750	1.251	1.562
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.766	0.818	0.821	0.907	1.348	1.169
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.675	0.762	0.773	0.710	1.061	1.240
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.661	0.635	0.951	0.756	1.338	1.651
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.735	0.879	0.808	0.852	1.126	1.181
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.673	0.755	0.921	0.675	1.003	1.450
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.800	0.924	0.829	0.957	1.320	1.393
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.709	0.957	0.830	0.810	1.124	1.436
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.712	0.744	0.910	0.857	1.283	1.120
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.628	0.881	0.824	0.852	1.126	1.059
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.778	0.806	0.985	1.123	1.247	0.942
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.727	0.698	0.969	0.840	1.240	1.480
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.824	0.905	0.931	0.960	1.299	1.321
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.577	0.675	0.816	0.750	1.080	1.044
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.623	0.678	0.796	0.795	1.220	1.351
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.699	0.798	0.873	0.731	1.051	1.357
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.679	0.669	0.928	0.862	1.272	1.471
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.628	0.716	0.945	0.718	1.336	1.575
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.723	0.848	0.840	1.008	1.219	1.151
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.757	0.778	0.864	0.810	1.200	0.987
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.771	0.835	0.883	0.765	1.116	1.028
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.695	0.812	0.872	0.855	1.188	1.112
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.570	0.661	0.824	0.710	1.092	1.066
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.678	0.783	0.833	0.955	1.295	1.286
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.892	0.929	0.957	0.859	1.114	1.159
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.719	0.826	0.837	0.770	1.104	0.992

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.699	0.740	0.828	0.884	1.060	1.148
DV11	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.859	0.933	0.872	1.008	1.294	1.101
DV3m	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.764	0.714	0.884	0.884	1.205	1.245
DV3d	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.675	0.709	0.811	0.940	1.182	1.226
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.750	0.786	0.921	0.727	1.029	1.244
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.664	0.718	0.813	0.884	1.174	1.297
DV3e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.709	0.678	0.853	0.990	1.347	1.311
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.651	0.804	0.912	0.712	1.024	1.204
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.657	0.758	0.920	0.773	1.124	1.416
DV13	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.837	0.852	0.986	0.958	1.221	1.325
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.690	0.721	0.939	0.798	1.301	1.686
DV3e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.630	0.757	0.828	0.884	1.171	1.021
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.554	0.670	0.942	0.675	1.201	1.331
DV2e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.669	0.756	0.828	0.884	1.060	0.936
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.752	0.980	0.812	0.862	1.267	1.486
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.751	0.714	0.930	0.756	1.190	1.436
DV11	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.899	0.884	0.936	1.193	1.433	1.131
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.689	0.832	0.930	0.767	1.051	1.340
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.757	0.690	0.824	0.840	1.242	1.245
DV2m	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.737	0.707	0.887	0.940	1.341	1.224
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.736	0.747	0.901	0.770	1.072	1.242
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.763	0.953	0.804	0.855	1.160	0.993
DV3m	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.753	0.809	1.061	0.940	1.525	1.863
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.711	0.734	0.939	0.855	1.152	1.392
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.669	0.689	0.965	0.798	1.392	1.535
DV13	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.773	0.763	1.015	1.073	1.405	1.570
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.749	0.676	0.833	0.795	1.255	1.271
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.728	0.869	0.795	0.862	1.241	1.175
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.833	0.877	0.912	0.767	1.051	1.120
DV2e	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.664	0.785	0.803	0.840	1.007	1.153
DV12	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.813	0.842	0.936	1.067	1.184	0.895
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.735	0.914	0.842	0.947	1.211	0.993
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.681	0.653	0.853	0.795	1.238	1.207
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.630	0.726	0.787	0.840	1.093	1.214
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.679	0.669	0.928	0.862	1.232	1.471
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.693	0.912	0.876	1.117	1.187	1.150
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.917	0.901	0.979	1.062	1.242	1.009
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.917	0.901	0.979	1.062	1.203	1.009
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.738	0.732	0.828	0.710	1.077	1.108
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.746	0.800	0.920	0.850	1.200	1.019
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.741	0.784	0.855	1.008	1.404	1.159
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.699	0.798	0.873	0.731	1.018	1.357
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.737	0.742	0.839	0.812	1.283	1.060
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.648	0.695	0.962	0.750	1.251	1.247
DV13	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.734	0.810	0.984	1.019	1.334	1.577
DV3m	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.819	0.762	0.902	1.043	1.181	1.156
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.737	0.742	0.839	0.812	1.283	1.187
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.791	0.819	0.900	0.904	1.311	1.055
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.849	0.862	0.876	0.963	1.366	1.098
DV13	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.764	0.770	0.964	1.189	1.299	1.023
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.714	0.738	0.901	0.718	1.249	1.636
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.535	0.740	0.805	0.789	1.105	1.085
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.682	0.815	0.765	0.750	0.950	1.114
DV13	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.807	0.782	0.965	1.019	1.334	1.434
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.579	0.700	0.895	0.641	1.105	1.264
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.624	0.733	0.947	0.675	1.185	1.195
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.686	0.848	0.813	0.810	1.136	1.014
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.759	0.744	0.921	0.798	1.178	1.462
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.712	0.744	0.910	0.857	1.325	1.120
DV2d	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.888	1.073	0.890	1.008	1.281	1.449
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.755	0.737	0.919	0.910	1.259	1.385
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.833	0.839	0.864	0.810	1.163	0.949
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.678	0.730	0.816	0.750	1.080	1.257
DV11	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.861	0.863	0.985	1.256	1.508	1.238
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.768	0.752	0.890	0.907	1.337	1.124
DV2e	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.730	0.773	0.787	0.840	1.007	1.090
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.694	0.878	0.810	0.750	1.019	1.448
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.743	0.897	0.800	0.900	1.150	1.156
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.809	1.075	0.882	1.062	1.184	1.322
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.661	0.661	0.975	0.756	1.362	1.508

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.786	0.933	0.832	0.774	1.105	1.076
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.686	0.800	0.824	1.008	1.323	1.260
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.735	0.699	0.941	0.798	1.366	1.555
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.719	0.826	0.837	0.770	1.140	0.992
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.771	0.835	0.883	0.765	1.152	1.028
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.671	0.715	0.824	0.710	1.092	1.283
DV3e	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.855	0.792	1.017	0.940	1.452	1.737
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.699	0.793	0.873	0.731	1.051	1.248
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.809	0.842	0.840	0.918	1.366	1.074
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.635	0.900	0.816	0.900	1.150	1.037
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.701	0.793	0.803	0.675	1.056	1.158
DV2d	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.843	1.140	0.862	0.957	1.217	1.456
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.692	0.714	0.949	0.814	1.221	1.409
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.858	0.913	0.874	0.808	1.140	0.890
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.746	0.844	0.833	0.955	1.337	1.237
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.750	0.796	0.921	0.727	1.062	1.190
DV3m	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.778	0.809	0.874	0.991	1.122	1.162
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.568	0.739	0.805	0.789	1.000	0.995
DV2m	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.816	0.863	1.035	0.840	1.350	1.536
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.712	0.851	0.893	0.690	1.009	1.300
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.693	0.725	0.986	0.750	1.274	1.427
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.792	0.905	0.838	0.907	1.292	1.422
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.733	1.039	0.830	0.810	1.160	1.218
DV3e	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.813	0.841	0.986	0.893	1.379	1.745
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.780	0.999	0.847	0.900	1.208	1.187
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.573	0.761	0.956	0.712	1.210	1.238
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.763	0.953	0.804	0.855	1.160	1.112
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.590	0.790	0.810	0.750	1.019	1.228
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.751	0.714	0.930	0.756	1.153	1.436
DV2m	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.775	0.916	1.003	0.798	1.283	1.543
DV11	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.818	0.916	0.955	1.193	1.433	1.244
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.621	0.708	0.863	0.789	1.158	0.987
DV13	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.725	0.818	0.934	1.130	1.234	1.028
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.570	0.661	0.824	0.710	1.057	1.066
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.771	0.829	0.883	0.765	1.116	0.946
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.647	0.707	0.827	0.756	1.215	1.261
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.686	0.848	0.813	0.810	1.136	1.135
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.696	0.775	0.898	0.931	1.135	1.122
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.732	0.765	0.900	0.900	1.250	1.107
DV3m	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.679	0.704	0.840	0.840	1.145	1.021
DV3m	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.828	0.780	1.041	0.940	1.525	1.694
DV13	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.744	0.755	0.898	0.958	1.259	1.046
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.717	0.712	0.924	0.675	1.163	1.516
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.681	0.804	0.917	0.641	1.162	1.446
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.661	0.674	0.975	0.756	1.406	1.568
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.744	0.813	1.001	0.884	1.226	1.475
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.714	0.738	0.901	0.718	1.210	1.636
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.614	0.805	0.912	0.712	1.132	1.313
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.748	0.810	0.912	0.712	1.132	1.548
DV12	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.823	0.834	0.986	0.962	1.281	1.373
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.766	0.818	0.821	0.907	1.306	1.169
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.788	0.783	0.941	0.750	1.078	1.359
DV11	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.908	0.914	0.919	1.079	1.448	1.136
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.736	0.751	0.901	0.770	1.106	1.350
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.792	0.923	0.838	0.907	1.334	1.479
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.738	0.880	0.880	0.795	1.232	1.427
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.727	0.679	0.969	0.840	1.370	1.678
DV12	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.787	0.814	1.038	1.013	1.348	1.503
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN1	1.019	0.993	0.969	1.121	1.229	0.950
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.556	0.737	0.805	0.789	1.021	1.068
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.749	0.676	0.833	0.795	1.216	1.271
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.699	0.793	0.873	0.731	1.018	1.248
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.692	0.714	0.949	0.814	1.183	1.409
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.785	0.893	0.936	1.062	1.225	1.045
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.725	0.783	0.960	0.808	1.106	1.334
DV12	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.748	0.864	1.006	0.962	1.281	1.511
DV12	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.853	0.907	1.008	0.904	1.173	1.269
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.663	0.684	0.813	0.884	1.150	1.208
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.769	0.787	0.939	0.859	1.208	1.327
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.737	0.757	0.839	0.812	1.324	1.234

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.833	0.839	0.864	0.810	1.200	0.949
DV11	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.839	0.846	0.918	1.011	1.462	1.131
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.688	0.795	0.881	0.810	1.163	1.135
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.712	0.851	0.893	0.690	0.977	1.300
DV13	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.798	0.805	0.916	1.130	1.234	0.971
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.750	0.796	0.921	0.727	1.029	1.190
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.783	0.788	0.939	0.855	1.152	1.231
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.718	0.767	0.789	0.789	1.000	1.109
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.768	0.752	0.890	0.907	1.380	1.124
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.893	0.884	0.912	0.855	1.204	0.922
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.893	0.884	0.912	0.855	1.166	0.922
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.893	0.884	0.912	0.855	1.204	1.032
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.893	0.884	0.912	0.855	1.166	1.032
DV3m	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.798	0.747	0.840	0.840	1.145	1.183
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.728	0.685	0.951	0.756	1.381	1.587
DV3e	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.741	0.709	0.811	0.940	1.280	1.245
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.729	0.704	0.813	0.884	1.271	1.266
DV2m	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.665	0.750	0.906	0.884	1.227	1.021
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.766	0.803	0.876	0.931	1.114	1.181
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.725	0.773	0.937	0.712	1.210	1.410
DV11	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.839	0.846	0.918	1.011	1.462	1.266
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.623	0.711	0.796	0.795	1.070	1.239
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.832	0.816	0.901	1.009	1.366	1.189
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.691	0.705	0.926	0.718	1.294	1.489
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.690	0.756	0.939	0.798	1.178	1.547
DV3d	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.646	0.692	0.853	0.990	1.245	1.342
DV2m	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.819	0.793	0.924	1.043	1.203	1.056
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.714	0.687	0.842	0.789	1.137	1.251
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.567	0.745	0.966	0.675	1.223	1.264
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.736	0.751	0.901	0.770	1.072	1.350
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.675	0.798	0.773	0.710	0.930	1.138
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.751	0.695	0.930	0.756	1.315	1.628
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.709	0.866	0.891	0.808	1.140	1.065
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.763	0.858	0.977	1.009	1.129	1.315
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.771	0.829	0.883	0.765	1.152	0.946
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.776	0.783	0.881	0.958	1.366	1.145
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.688	0.680	0.844	0.840	1.265	1.229
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.671	0.715	0.824	0.710	1.057	1.283
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.714	0.773	0.901	0.718	1.131	1.500
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.738	0.747	0.828	0.710	1.112	1.152
DV3d	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.614	0.735	0.827	0.940	1.182	1.349
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.746	0.763	0.820	0.750	1.100	1.129
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.733	0.880	0.856	0.727	1.060	0.950
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.746	0.844	0.833	0.955	1.295	1.237
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.841	0.851	0.891	1.065	1.352	1.136
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.803	0.898	0.830	0.900	1.221	1.107
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.701	0.793	0.803	0.675	1.023	1.158
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.681	0.666	0.853	0.795	1.278	1.255
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.712	0.732	0.807	0.756	1.192	1.328
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.664	0.773	0.986	0.750	1.274	1.185
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.652	0.724	0.942	0.675	1.163	1.603
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.804	0.798	0.938	1.121	1.423	1.150
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.712	0.845	0.893	0.690	1.009	1.195
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.783	0.802	0.910	0.857	1.283	1.077
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.647	0.707	0.827	0.756	1.177	1.261
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.623	0.711	0.796	0.795	1.104	1.239
DV2e	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.855	0.830	1.017	0.940	1.314	1.593
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.766	0.884	0.873	1.008	1.389	1.466
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.704	0.849	0.828	0.958	1.334	1.211
DV2e	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.813	0.881	0.986	0.893	1.248	1.601
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.750	0.801	0.921	0.727	1.062	1.294
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.593	0.779	0.917	0.641	1.125	1.201
DV11	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.816	1.010	0.844	0.958	1.230	1.028
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.717	0.742	0.947	0.675	1.185	1.384
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.730	0.814	0.862	0.862	1.270	1.175
DV2e	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.733	0.897	1.008	0.840	1.143	1.312
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.683	0.763	0.863	0.789	1.158	0.949
DV12	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.778	0.822	0.985	1.123	1.247	0.980
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.675	0.798	0.773	0.710	0.960	1.138
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.755	0.933	0.813	0.810	1.172	1.014

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.688	0.795	0.881	0.810	1.200	1.135
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.806	0.934	0.848	0.915	1.298	1.147
DV2d	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.715	0.881	0.884	1.061	1.284	1.028
DV2e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.709	0.711	0.853	0.990	1.219	1.202
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.590	0.751	0.836	0.750	1.100	0.991
DV3m	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.617	0.716	0.857	0.840	1.145	1.080
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.653	0.744	0.805	0.789	1.105	1.279
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.584	0.736	0.845	0.710	1.112	1.012
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.669	0.763	0.919	0.770	1.106	1.428
DV2d	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.723	0.865	0.840	1.008	1.219	1.197
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.788	0.763	0.941	0.750	1.191	1.541
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.751	0.695	0.930	0.756	1.274	1.628
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.849	0.894	0.883	0.765	1.116	0.909
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.717	0.757	0.947	0.675	1.223	1.439
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.737	0.757	0.839	0.812	1.324	1.102
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.841	0.875	0.855	0.855	1.188	0.967
DV3d	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.595	0.699	0.828	0.884	1.082	1.045
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.628	0.716	0.945	0.718	1.294	1.575
DV11	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.859	0.951	0.872	1.008	1.294	1.145
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.720	0.938	0.855	0.907	1.334	1.564
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.771	0.894	0.893	0.963	1.366	1.208
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN2	1.008	0.972	0.979	1.062	1.242	0.970
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN3	1.008	0.972	0.979	1.062	1.203	0.970
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.809	0.806	0.901	0.770	1.106	1.194
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.659	0.786	0.956	0.712	1.210	1.491
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.623	0.769	0.960	0.750	1.078	1.268
DV2d	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.747	0.921	0.840	1.008	1.219	0.976
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.668	0.893	0.824	0.852	1.163	1.249
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.741	1.061	0.821	0.855	1.148	1.193
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.683	0.706	0.949	0.756	1.315	1.722
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.709	0.914	0.807	0.907	1.270	1.292
DV12	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.739	0.872	0.955	1.067	1.184	0.984
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.644	0.787	0.921	0.675	1.035	1.230
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.704	0.669	0.991	0.840	1.438	1.636
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.752	0.980	0.812	0.862	1.228	1.486
DV3m	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.764	0.729	0.884	0.884	1.205	1.295
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.712	0.845	0.893	0.690	0.977	1.195
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.733	0.880	0.856	0.727	1.094	0.950
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.554	0.670	0.942	0.675	1.163	1.331
DV11	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.899	0.902	0.936	1.193	1.433	1.176
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.714	0.773	0.901	0.718	1.095	1.500
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.800	0.943	0.829	0.957	1.320	1.449
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.778	0.915	0.999	0.953	1.084	1.259
DV11	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.781	0.967	0.889	1.008	1.294	1.082
DV3e	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.709	0.692	0.853	0.990	1.347	1.363
DV13	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.795	0.904	0.955	0.910	1.160	1.331
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.727	0.712	0.969	0.840	1.240	1.539
DV3d	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.675	0.723	0.811	0.940	1.182	1.275
DV12	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.813	0.859	0.936	1.067	1.184	0.931
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.754	0.862	0.824	1.008	1.323	1.211
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.750	0.801	0.921	0.727	1.029	1.294
DV13	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.875	0.890	0.937	0.910	1.160	1.259
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.798	0.839	0.960	0.808	1.106	1.179
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.800	0.953	0.957	1.003	1.176	1.001
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.746	0.816	0.920	0.850	1.200	1.060
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.711	0.842	0.842	0.947	1.211	1.170
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.783	0.802	0.910	0.857	1.325	1.077
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.722	0.706	0.967	0.958	1.325	1.458
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.748	0.848	0.912	0.712	1.024	1.420
DV2m	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.737	0.721	0.887	0.940	1.341	1.273
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.669	0.763	0.919	0.770	1.072	1.428
DV3d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.683	0.825	0.862	1.043	1.061	1.164
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.757	0.704	0.824	0.840	1.242	1.295
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.790	0.884	0.873	0.958	1.298	1.166
DV2m	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.695	0.784	0.861	0.840	1.166	0.970
DV3m	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.726	0.774	0.857	0.840	1.145	1.301
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.738	0.747	0.828	0.710	1.077	1.152
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.730	0.814	0.862	0.862	1.311	1.175
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.655	0.819	0.805	0.789	1.021	1.259
DV3e	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.674	0.735	0.827	0.940	1.280	1.370

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.691	0.969	0.824	0.852	1.163	1.059
DV12	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.758	0.806	0.918	0.904	1.208	1.002
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.809	0.806	0.901	0.770	1.072	1.194
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.755	0.933	0.813	0.810	1.172	1.135
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.681	0.666	0.853	0.795	1.238	1.255
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.712	0.732	0.807	0.756	1.155	1.328
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.741	0.800	0.855	1.008	1.404	1.205
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.791	0.836	0.900	0.904	1.311	1.097
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.749	0.689	0.833	0.795	1.255	1.322
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.737	0.757	0.839	0.812	1.283	1.234
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.751	0.728	0.930	0.756	1.190	1.493
DV11	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.816	1.010	0.844	0.958	1.230	1.151
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.604	0.730	0.829	0.884	1.174	1.372
DV11	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.866	0.892	0.883	1.029	1.448	1.111
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.818	0.840	0.892	0.812	1.095	1.216
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.849	0.880	0.876	0.963	1.366	1.142
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.693	0.762	0.787	0.840	1.207	1.323
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.849	0.894	0.883	0.765	1.152	0.909
DV3d	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.754	0.912	0.876	0.940	1.242	1.632
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.805	0.821	0.900	0.900	1.250	0.979
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.743	0.735	0.927	1.008	1.438	1.159
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.832	0.816	0.901	1.009	1.323	1.116
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.701	0.848	0.901	0.765	1.116	1.087
DV2m	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.745	0.822	0.943	1.043	1.203	1.161
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.691	0.741	0.922	0.718	1.312	1.659
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.768	0.767	0.890	0.907	1.337	1.169
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.805	0.825	0.900	0.900	1.250	1.064
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.652	0.769	0.966	0.675	1.223	1.522
DV2e	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.741	0.743	0.811	0.940	1.158	1.142
DV11	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.781	0.967	0.889	1.008	1.294	1.211
DV13	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.807	0.797	0.965	1.019	1.334	1.491
DV3e	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.691	0.898	1.008	0.840	1.263	1.431
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.683	0.706	0.949	0.756	1.274	1.722
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.584	0.736	0.845	0.710	1.077	1.012
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.764	0.864	0.909	1.065	1.352	1.202
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.830	0.993	0.847	0.900	1.208	1.346
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.682	0.814	0.940	0.727	1.062	1.368
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.746	0.861	0.833	0.955	1.337	1.286
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.587	0.770	0.960	0.750	1.191	1.382
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.716	0.775	0.960	0.750	1.191	1.629
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.668	0.700	0.842	0.789	1.137	1.039
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.714	0.716	0.863	0.789	1.158	1.142
DV13	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.816	0.909	1.026	1.130	1.197	1.361
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.644	0.787	0.921	0.675	1.003	1.230
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.744	0.869	0.882	0.814	1.219	1.125
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.780	1.053	0.830	0.810	1.160	1.436
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.755	0.752	0.919	0.910	1.259	1.441
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.825	0.858	0.921	0.727	1.062	1.144
DV13	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.744	0.770	0.898	0.958	1.259	1.088
DV2m	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.753	0.859	1.088	0.940	1.553	1.769
DV2d	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.901	1.031	0.917	1.129	1.473	1.517
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.668	0.893	0.824	0.852	1.126	1.249
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN1	1.019	1.013	0.969	1.121	1.229	0.988
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.733	1.039	0.830	0.810	1.124	1.218
DV2e	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.669	0.771	0.828	0.884	1.060	0.974
DV3e	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.843	0.903	1.008	0.840	1.263	1.687
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.709	0.914	0.807	0.907	1.230	1.292
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.661	0.674	0.975	0.756	1.362	1.568
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.748	0.727	0.864	0.910	1.523	1.293
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.729	0.737	0.813	0.884	1.150	1.161
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.607	0.788	0.921	0.675	1.144	1.341
DV12	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.892	0.948	0.957	0.859	1.114	1.206
DV2d	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.819	1.069	0.935	1.129	1.473	1.669
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.693	0.740	0.986	0.750	1.274	1.484
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.958	1.053	0.949	1.009	1.180	1.014
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.958	1.053	0.949	1.009	1.143	1.014
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.792	0.923	0.838	0.907	1.292	1.479
DV3d	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.700	0.761	0.828	0.884	1.082	1.185
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.740	0.793	0.921	0.675	1.144	1.581
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.735	0.932	0.842	0.947	1.211	1.032

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.735	0.713	0.941	0.798	1.366	1.617
DV3e	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.630	0.772	0.828	0.884	1.171	1.061
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.681	0.804	0.917	0.641	1.125	1.446
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.893	0.901	0.912	0.855	1.204	1.073
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.893	0.901	0.912	0.855	1.166	1.073
DV11	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.908	0.932	0.919	1.079	1.448	1.182
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.755	0.933	0.813	0.810	1.136	1.014
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.728	0.685	0.951	0.756	1.338	1.587
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.763	0.751	0.962	0.750	1.251	1.502
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.751	0.728	0.930	0.756	1.153	1.493
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.736	0.753	0.989	0.904	1.272	1.397
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.747	0.722	0.928	0.862	1.272	1.414
DV13	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.837	0.840	0.986	0.958	1.221	1.385
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.727	0.958	0.846	0.957	1.320	1.532
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.833	0.856	0.864	0.810	1.163	0.987
DV12	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.823	0.850	0.986	0.962	1.281	1.428
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.788	0.799	0.941	0.750	1.078	1.413
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.785	0.741	0.842	0.789	1.137	1.203
DV2m	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.764	0.759	0.906	0.884	1.227	1.182
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.737	0.757	0.839	0.812	1.283	1.102
DV12	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.811	0.963	0.977	0.859	1.114	1.275
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.701	0.848	0.901	0.765	1.152	1.087
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.725	0.661	0.867	0.884	1.308	1.310
DV3m	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.828	0.796	1.041	0.940	1.525	1.761
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.815	0.862	0.855	1.008	1.404	1.159
DV11	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.839	0.863	0.918	1.011	1.462	1.317
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.691	0.969	0.824	0.852	1.126	1.059
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.783	0.792	0.939	0.855	1.152	1.339
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.683	0.740	0.949	0.756	1.190	1.579
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.696	0.831	0.837	0.907	1.348	1.237
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.749	0.689	0.833	0.795	1.216	1.322
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.768	0.767	0.890	0.907	1.380	1.169
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.858	0.931	0.874	0.808	1.140	0.926
DV3m	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.787	0.845	1.008	0.893	1.448	1.770
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.682	0.814	0.940	0.727	1.029	1.368
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.833	0.894	0.912	0.767	1.051	1.165
DV3m	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.798	0.762	0.840	0.840	1.145	1.230
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.825	0.858	0.921	0.727	1.029	1.144
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.757	0.733	0.844	0.840	1.265	1.182
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.798	0.914	0.857	0.867	1.312	1.172
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.832	0.833	0.901	1.009	1.366	1.160
DV13	MC0	ED1	EXP2	MRG5	LIM0	RENO	0.761	0.870	1.006	0.958	1.221	1.524
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.729	0.718	0.813	0.884	1.271	1.317
DV12	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.832	0.970	1.049	1.067	1.149	1.303
DV2m	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.819	0.809	0.924	1.043	1.203	1.098
DV11	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.863	0.990	0.891	1.025	1.376	1.188
DV2m	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.631	0.796	0.878	0.840	1.166	1.026
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.744	0.869	0.882	0.814	1.259	1.125
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.749	0.718	0.853	0.795	1.278	1.207
DV3e	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.741	0.723	0.811	0.940	1.280	1.295
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.747	0.722	0.928	0.862	1.232	1.414
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.769	0.802	0.939	0.859	1.208	1.380
DV2m	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.828	0.829	1.066	0.940	1.553	1.609
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.685	0.746	0.796	0.795	1.182	1.351
DV2d	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.734	0.831	0.865	1.129	1.402	1.254
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.567	0.745	0.966	0.675	1.185	1.264
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.669	0.725	0.960	0.798	1.366	1.710
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.735	0.743	0.965	0.798	1.392	1.476
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.790	0.884	0.873	0.958	1.257	1.166
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.607	0.788	0.921	0.675	1.108	1.341
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.686	0.764	0.937	0.910	1.259	1.524
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.675	0.912	0.816	0.900	1.150	1.223
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.746	0.861	0.833	0.955	1.295	1.286
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.728	0.698	0.951	0.756	1.381	1.651
DV3e	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.749	0.825	0.862	1.043	1.148	1.182
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.740	0.793	0.921	0.675	1.108	1.581
DV3d	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.541	0.710	0.845	0.884	1.082	1.105
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.804	0.814	0.938	1.121	1.423	1.196
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.783	0.818	0.910	0.857	1.283	1.120
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.755	0.933	0.813	0.810	1.136	1.135

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.761	0.770	0.949	0.814	1.221	1.355
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.893	0.901	0.912	0.855	1.204	0.958
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.893	0.901	0.912	0.855	1.166	0.958
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.648	0.709	0.962	0.750	1.251	1.297
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.778	0.859	0.896	0.991	1.143	1.103
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.765	0.893	0.872	0.855	1.188	1.112
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.706	0.796	0.898	0.958	1.366	1.211
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.872	0.914	0.898	1.129	1.488	1.200
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.757	0.784	0.948	0.952	1.380	1.110
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.763	1.003	0.876	1.117	1.187	1.150
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.833	0.856	0.864	0.810	1.200	0.987
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.634	0.743	0.816	0.750	1.080	1.044
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.853	0.896	1.008	0.904	1.173	1.327
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.709	0.725	0.853	0.990	1.219	1.250
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.653	0.780	0.805	0.789	1.000	1.173
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.685	0.746	0.796	0.795	1.220	1.351
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.628	0.727	0.824	0.710	1.092	1.066
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN2	1.008	0.991	0.979	1.062	1.242	1.009
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN3	1.008	0.991	0.979	1.062	1.203	1.009
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.791	0.909	0.837	0.770	1.104	0.992
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.821	0.880	0.920	0.850	1.200	1.019
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.683	0.740	0.949	0.756	1.153	1.579
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.678	0.775	0.836	0.750	1.100	1.194
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.766	0.902	0.873	1.008	1.389	1.525
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.839	0.863	0.918	1.011	1.462	1.176
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.720	0.938	0.855	0.907	1.292	1.564
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.717	0.757	0.947	0.675	1.185	1.439
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.744	0.864	1.026	0.884	1.248	1.401
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.709	1.015	0.864	0.900	1.208	1.256
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.671	0.759	0.845	0.710	1.112	1.219
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.674	0.770	0.827	0.940	1.158	1.256
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.836	1.003	0.867	0.860	1.188	0.990
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.798	0.845	0.960	0.808	1.106	1.282
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.748	0.727	0.864	0.910	1.475	1.293
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.788	1.075	0.821	0.855	1.148	1.407
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.698	0.990	0.816	0.900	1.150	1.037
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.761	0.770	0.949	0.814	1.183	1.355
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.769	0.761	0.828	0.884	1.171	1.203
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.810	0.816	0.839	0.812	1.324	1.060
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.843	0.946	1.008	0.840	1.143	1.547
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.821	0.874	0.920	0.850	1.200	0.937
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.799	0.733	0.969	0.840	1.370	1.614
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.661	0.709	0.970	0.756	1.381	1.746
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.716	0.812	0.960	0.750	1.078	1.494
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.693	0.799	0.787	0.840	1.093	1.214
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.728	0.727	0.975	0.756	1.406	1.508
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.810	0.816	0.839	0.812	1.324	1.187
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.566	0.742	0.803	0.840	1.028	1.050
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.589	0.814	0.805	0.789	1.105	1.085
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.573	0.784	0.845	0.884	1.171	1.123
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.798	0.793	0.861	0.840	1.166	1.123
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.783	0.804	0.939	0.855	1.152	1.280
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.711	0.859	0.842	0.947	1.211	1.217
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.749	0.718	0.853	0.795	1.238	1.207
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.754	0.880	0.824	1.008	1.323	1.260
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.758	0.822	0.918	0.904	1.208	1.042
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.740	0.830	0.921	0.675	1.035	1.450
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.776	0.928	1.028	0.904	1.173	1.460
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.625	0.813	0.805	0.789	1.000	0.995
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.783	0.818	0.910	0.857	1.325	1.120
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.775	0.700	0.911	0.990	1.386	1.356
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.699	0.815	0.958	0.859	1.208	1.460
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.608	0.784	0.845	0.884	1.060	1.030
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.816	0.933	0.902	1.252	1.258	1.082
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.818	0.826	0.898	0.958	1.259	0.962
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.906	0.866	0.939	0.958	1.384	1.124
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.906	0.866	0.939	0.958	1.341	1.124
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.709	0.782	0.900	0.819	1.208	1.478
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.725	0.813	0.932	0.712	1.188	1.570
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.798	0.914	0.857	0.867	1.271	1.172

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.696	0.831	0.837	0.907	1.306	1.237
DV13	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.755	0.740	0.925	1.073	1.448	1.140
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.746	0.803	0.816	0.750	1.080	1.257
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.784	0.798	0.874	0.903	1.379	1.093
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.715	0.899	0.884	1.061	1.284	1.069
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.743	0.858	0.910	0.812	1.095	1.399
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.691	0.741	0.922	0.718	1.271	1.659
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.704	0.683	0.991	0.840	1.438	1.702
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.738	0.786	0.824	0.710	1.092	1.283
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.849	0.912	0.883	0.765	1.116	0.946
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.791	0.909	0.837	0.770	1.140	0.992
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.756	0.846	0.919	1.009	1.366	1.227
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.784	0.798	0.874	0.903	1.379	1.224
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.722	0.720	0.967	0.958	1.325	1.516
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.832	0.833	0.901	1.009	1.323	1.160
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.683	0.778	0.863	0.789	1.158	0.987
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.688	0.715	0.840	0.840	1.242	1.369
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.975	0.950	1.020	1.180	1.294	1.000
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.743	0.750	0.927	1.008	1.438	1.205
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.805	0.842	0.900	0.900	1.250	1.107
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.709	0.782	0.900	0.819	1.171	1.478
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.730	0.912	0.847	0.900	1.221	1.045
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.774	0.934	0.828	0.958	1.334	1.211
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.628	0.727	0.824	0.710	1.057	1.066
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.681	0.700	0.849	0.795	1.255	1.398
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.766	0.853	0.898	0.931	1.135	1.122
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.982	0.972	0.912	0.855	1.204	0.922
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.982	0.972	0.912	0.855	1.166	0.922
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.982	0.972	0.912	0.855	1.204	1.032
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.982	0.972	0.912	0.855	1.166	1.032
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.712	0.777	0.827	0.756	1.215	1.261
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.741	0.757	0.811	0.940	1.158	1.188
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.714	0.730	0.863	0.789	1.158	1.188
DV3d	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.637	0.789	0.845	0.884	1.082	1.303
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.747	0.939	0.840	1.008	1.219	1.015
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.652	0.769	0.966	0.675	1.185	1.522
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.664	0.789	0.986	0.750	1.274	1.232
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.671	0.759	0.845	0.710	1.077	1.219
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.757	0.875	0.881	0.810	1.163	1.135
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.836	1.003	0.867	0.860	1.188	1.109
DV11	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.851	0.829	0.945	1.132	1.681	1.380
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.830	1.013	0.847	0.900	1.208	1.400
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.723	0.834	0.920	0.773	1.160	1.416
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.698	0.779	0.908	0.907	1.337	1.237
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.719	0.849	0.918	0.904	1.311	1.160
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.780	1.053	0.830	0.810	1.124	1.436
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.729	0.752	0.813	0.884	1.150	1.208
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.635	0.819	0.803	0.840	1.007	0.978
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.740	0.830	0.921	0.675	1.003	1.450
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.717	0.796	0.942	0.675	1.201	1.603
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.730	0.912	0.847	0.900	1.221	1.170
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.780	0.953	0.891	0.808	1.140	1.065
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.714	0.727	0.884	0.884	1.205	1.034
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.748	0.742	0.864	0.910	1.523	1.345
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.700	0.777	0.828	0.884	1.082	1.232
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.685	0.782	0.796	0.795	1.070	1.239
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.616	0.752	0.932	0.712	1.188	1.304
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.704	0.711	1.016	0.840	1.465	1.554
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.809	0.822	0.901	0.770	1.106	1.242
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.749	0.864	0.862	1.043	1.039	1.084
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.901	1.052	0.917	1.129	1.473	1.578
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.849	0.912	0.883	0.765	1.152	0.946
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.805	0.837	0.900	0.900	1.250	1.018
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.599	0.820	0.803	0.840	1.113	1.067
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.816	0.908	1.030	0.840	1.326	1.710
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.806	0.968	0.856	0.727	1.060	0.950
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.798	0.856	0.960	0.808	1.106	1.226
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.736	0.768	0.989	0.904	1.272	1.453
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.764	0.774	0.906	0.884	1.227	1.230
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.810	0.816	0.839	0.812	1.283	1.060

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.743	0.853	0.910	0.812	1.095	1.286
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.758	0.915	0.930	0.767	1.051	1.340
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.785	0.756	0.842	0.789	1.137	1.251
DV13	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.837	0.856	0.986	0.958	1.221	1.441
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.705	0.860	0.834	0.840	1.171	1.577
DV2d	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.856	1.117	0.888	1.072	1.399	1.586
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.723	0.834	0.920	0.773	1.124	1.416
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.799	0.767	0.969	0.840	1.240	1.480
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.738	0.786	0.824	0.710	1.057	1.283
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.810	0.816	0.839	0.812	1.283	1.187
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.815	0.880	0.855	1.008	1.404	1.205
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.725	0.674	0.867	0.884	1.308	1.363
DV3d	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.665	0.825	0.803	0.840	1.028	1.238
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.747	0.736	0.928	0.862	1.272	1.471
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.763	0.766	0.962	0.750	1.251	1.562
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.735	0.982	0.824	0.852	1.163	1.249
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.809	0.822	0.901	0.770	1.072	1.242
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.728	0.698	0.951	0.756	1.338	1.651
DV2d	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.734	0.848	0.865	1.129	1.402	1.304
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.783	0.808	0.939	0.855	1.152	1.392
DV11	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.895	1.063	0.910	0.963	1.259	1.025
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.685	0.782	0.796	0.795	1.104	1.239
DV3e	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.699	0.789	0.845	0.884	1.171	1.324
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.681	0.700	0.849	0.795	1.216	1.398
DV13	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.795	0.909	0.955	0.910	1.160	1.448
DV2m	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.726	0.822	0.878	0.840	1.166	1.236
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.757	0.748	0.844	0.840	1.265	1.229
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.926	1.029	0.988	1.121	1.229	1.045
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.691	0.788	0.945	0.718	1.336	1.575
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.698	0.779	0.908	0.907	1.380	1.237
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.712	0.777	0.827	0.756	1.177	1.261
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.749	0.732	0.853	0.795	1.278	1.255
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.757	0.875	0.881	0.810	1.200	1.135
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.642	0.809	0.845	0.710	1.112	1.012
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.609	0.737	0.942	0.675	1.201	1.331
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.759	0.793	0.939	0.798	1.301	1.686
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.649	0.827	0.836	0.750	1.100	0.991
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.747	0.736	0.928	0.862	1.232	1.471
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.718	0.819	0.805	0.789	1.105	1.279
DV2d	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.835	1.184	0.908	1.008	1.281	1.300
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.678	0.875	0.849	0.955	1.337	1.360
DV12	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.770	0.789	0.945	1.013	1.390	1.092
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.722	0.825	0.867	1.061	1.393	1.275
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.663	0.730	0.829	0.884	1.271	1.393
DV2e	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.769	0.798	0.828	0.884	1.060	1.104
DV3m	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.694	0.840	1.030	0.840	1.326	1.420
DV2m	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.828	0.845	1.066	0.940	1.553	1.673
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.782	0.926	0.842	0.947	1.211	1.170
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.757	0.800	0.948	0.952	1.380	1.155
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.756	0.846	0.919	1.009	1.323	1.227
DV11	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.872	0.932	0.898	1.129	1.488	1.248
DV3m	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.810	0.732	0.865	0.940	1.317	1.288
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.806	0.968	0.856	0.727	1.094	0.950
DV2m	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.787	0.898	1.033	0.893	1.475	1.681
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.825	0.875	0.921	0.727	1.062	1.190
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.821	0.898	0.920	0.850	1.200	1.060
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.735	0.758	0.965	0.798	1.392	1.535
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.761	0.785	0.949	0.814	1.221	1.409
DV12	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.853	0.914	1.008	0.904	1.173	1.380
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.765	0.889	0.872	0.855	1.188	1.023
DV12	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.834	0.880	0.918	0.904	1.208	0.922
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.693	0.778	0.981	0.750	1.251	1.653
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.661	0.709	0.970	0.756	1.338	1.746
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.754	1.029	0.864	0.900	1.208	1.481
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.769	0.873	0.873	0.731	1.051	1.248
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.728	0.727	0.975	0.756	1.362	1.508
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.679	0.748	0.947	0.862	1.272	1.556
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.748	0.742	0.864	0.910	1.475	1.345
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.763	0.798	0.986	0.750	1.274	1.427
DV3e	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.769	0.777	0.828	0.884	1.171	1.251

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.811	0.970	0.977	0.859	1.114	1.387
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.771	0.933	0.901	0.765	1.116	1.087
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.712	0.831	0.928	0.857	1.283	1.185
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.630	0.837	0.956	0.712	1.210	1.238
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.776	0.781	0.883	0.855	1.394	1.116
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.766	0.914	0.837	0.907	1.348	1.237
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.793	0.947	0.916	1.129	1.488	1.320
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.798	0.862	0.960	0.808	1.106	1.334
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.810	0.833	0.839	0.812	1.324	1.234
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.758	0.908	0.930	0.767	1.051	1.232
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.735	0.982	0.824	0.852	1.126	1.249
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.828	0.990	0.870	1.073	1.414	1.254
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.906	0.883	0.939	0.958	1.384	1.169
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.906	0.883	0.939	0.958	1.341	1.169
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.776	0.781	0.883	0.855	1.394	1.249
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.816	0.902	0.902	1.252	1.258	1.125
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.761	0.785	0.949	0.814	1.183	1.409
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.798	0.809	0.861	0.840	1.166	1.168
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.825	0.875	0.921	0.727	1.029	1.190
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.921	0.919	0.986	0.958	1.221	1.274
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.742	0.967	0.920	1.252	1.258	1.190
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.664	0.802	0.829	0.884	1.174	1.372
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.711	0.821	0.958	0.855	1.152	1.472
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.886	0.903	0.900	0.900	1.250	0.979
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.840	0.831	0.964	1.189	1.299	0.983
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.749	0.732	0.853	0.795	1.238	1.255
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.975	0.969	1.020	1.180	1.294	1.040
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.775	0.714	0.911	0.990	1.386	1.410
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.769	0.873	0.873	0.731	1.018	1.248
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.642	0.809	0.845	0.710	1.077	1.012
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.755	0.755	0.925	1.073	1.448	1.185
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.678	0.875	0.849	0.955	1.295	1.360
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.679	0.748	0.947	0.862	1.232	1.556
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.728	0.742	0.975	0.756	1.406	1.568
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.799	0.747	0.969	0.840	1.370	1.678
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.817	0.809	0.927	1.008	1.438	1.159
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.725	0.702	0.889	0.884	1.332	1.244
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.710	0.934	1.056	0.840	1.350	1.349
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.730	0.825	0.803	0.840	1.113	1.257
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.861	0.867	0.939	0.855	1.152	1.231
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.895	1.063	0.910	0.963	1.259	1.148
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.669	0.770	0.984	0.798	1.392	1.624
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.785	0.788	0.863	0.789	1.158	1.142
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.982	0.991	0.912	0.855	1.204	1.073
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.982	0.991	0.912	0.855	1.166	1.073
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.731	0.809	0.906	0.884	1.227	0.982
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.917	1.007	0.999	1.062	1.242	1.067
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.917	1.007	0.999	1.062	1.203	1.067
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.784	0.814	0.874	0.903	1.379	1.273
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.885	0.878	0.938	1.121	1.423	1.150
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.679	0.954	0.857	1.008	1.219	1.074
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.737	0.758	0.882	0.940	1.317	1.417
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.589	0.720	0.981	0.750	1.251	1.372
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.821	0.891	0.920	0.850	1.200	0.975
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.624	0.820	0.966	0.675	1.223	1.264
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.775	1.010	0.874	1.189	1.195	1.130
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.759	0.831	0.939	0.798	1.178	1.547
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.712	0.831	0.928	0.857	1.325	1.185
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.771	0.933	0.901	0.765	1.152	1.087
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.692	0.798	0.968	0.814	1.221	1.490
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.783	0.929	0.893	0.690	1.009	1.195
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.851	0.846	0.945	1.132	1.681	1.435
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.818	0.843	0.898	0.958	1.259	1.001
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.717	0.796	0.942	0.675	1.163	1.603
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.743	1.003	0.816	0.900	1.150	1.223
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.810	0.833	0.839	0.812	1.324	1.102
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.607	0.711	0.859	0.789	1.137	1.099
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.842	0.973	0.873	1.008	1.389	1.466
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.736	0.840	0.919	0.770	1.106	1.428
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.686	0.894	0.840	1.008	1.323	1.332

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.761	0.893	0.884	1.061	1.284	1.211
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.732	0.855	0.918	0.900	1.250	1.170
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.661	0.754	0.995	0.756	1.406	1.658
DV12	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.939	0.978	1.008	0.904	1.173	1.220
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.757	0.870	0.881	0.810	1.163	1.044
DV3d	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.711	0.746	0.853	0.990	1.245	1.290
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.727	0.759	0.988	0.840	1.370	1.775
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.797	0.727	0.867	0.884	1.308	1.310
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.982	0.991	0.912	0.855	1.204	0.958
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.982	0.991	0.912	0.855	1.166	0.958
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.685	0.846	0.960	0.750	1.078	1.268
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.792	1.031	0.855	0.907	1.334	1.564
DV2m	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.775	0.744	0.933	0.990	1.412	1.288
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.692	0.798	0.968	0.814	1.183	1.490
DV2d	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.795	0.933	0.840	1.008	1.219	1.151
DV11	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.947	0.930	0.985	1.256	1.508	1.190
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.950	0.950	0.950	0.950	1.254	0.950
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.950	0.950	0.950	0.950	1.254	1.064
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.803	1.003	0.847	0.900	1.221	1.045
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.783	0.929	0.893	0.690	0.977	1.195
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.766	0.914	0.837	0.907	1.306	1.237
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.725	0.876	0.979	0.808	1.106	1.410
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.737	0.846	0.856	0.812	1.324	1.306
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.877	0.923	0.960	0.808	1.106	1.179
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.784	0.814	0.874	0.903	1.379	1.136
DV2e	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.699	0.827	0.845	0.884	1.060	1.214
DV12	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.856	0.886	0.985	1.123	1.247	0.942
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.704	0.725	1.016	0.840	1.465	1.616
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.736	0.840	0.919	0.770	1.072	1.428
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.810	0.833	0.839	0.812	1.283	1.234
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.776	0.781	0.883	0.855	1.350	1.116
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.780	0.946	0.891	0.808	1.140	0.979
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.691	0.788	0.945	0.718	1.294	1.575
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.725	0.864	0.956	0.712	1.210	1.491
DV13	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.773	0.853	1.036	1.073	1.405	1.660
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.663	0.764	0.829	0.884	1.150	1.278
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.776	0.781	0.883	0.855	1.350	1.249
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.751	0.777	0.949	0.756	1.315	1.722
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.718	0.858	0.805	0.789	1.000	1.173
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.833	0.862	0.948	0.952	1.380	1.110
DV13	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.850	0.823	1.015	1.073	1.405	1.509
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.609	0.737	0.942	0.675	1.163	1.331
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.799	0.783	0.969	0.840	1.240	1.539
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.714	0.768	0.859	0.789	1.137	1.323
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.841	0.951	0.909	1.065	1.352	1.202
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.794	0.776	0.967	0.958	1.325	1.458
DV12	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.770	0.805	0.945	1.013	1.390	1.135
DV11	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.991	0.957	1.017	1.256	1.303	0.983
DV2e	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.769	0.813	0.828	0.884	1.060	1.148
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.722	0.842	0.867	1.061	1.393	1.326
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.776	0.876	0.898	0.958	1.366	1.211
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.782	0.945	0.842	0.947	1.211	1.217
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.668	0.947	0.859	0.947	1.211	1.092
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.757	0.870	0.881	0.810	1.200	1.044
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.774	0.736	0.991	0.840	1.438	1.636
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.736	0.835	0.919	0.770	1.106	1.314
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.903	0.961	0.920	0.850	1.200	0.937
DV3m	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.819	0.851	0.920	1.043	1.181	1.223
DV2d	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.888	1.200	0.908	1.008	1.281	1.532
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.738	0.835	0.845	0.710	1.112	1.219
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.688	0.760	0.861	0.840	1.265	1.300
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.750	0.896	0.940	0.727	1.062	1.368
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.746	0.853	0.836	0.750	1.100	1.194
DV3e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.855	0.885	1.038	0.940	1.452	1.837
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.803	1.003	0.847	0.900	1.221	1.170
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.603	0.801	1.006	0.750	1.274	1.303
DV11	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.861	0.964	1.005	1.256	1.508	1.309
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.681	0.744	0.870	0.795	1.278	1.328
DV2m	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.816	0.964	1.056	0.840	1.350	1.624
DV13	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.764	0.861	0.983	1.189	1.299	1.082

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.810	0.746	0.865	0.940	1.317	1.340
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.997	0.952	0.939	0.958	1.384	1.124
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.997	0.952	0.939	0.958	1.341	1.124
DV3m	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.714	0.741	0.884	0.884	1.205	1.075
DV2e	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.730	0.864	0.803	0.840	1.007	1.153
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.646	0.847	0.960	0.750	1.191	1.382
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.788	0.852	0.960	0.750	1.191	1.629
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.717	0.846	0.966	0.675	1.223	1.522
DV13	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.783	0.795	0.945	1.008	1.325	1.101
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.823	0.800	0.864	0.910	1.523	1.293
DV12	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.866	0.878	1.038	1.013	1.348	1.446
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.751	0.777	0.949	0.756	1.274	1.722
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN1	1.073	1.045	1.020	1.180	1.294	1.000
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.736	0.835	0.919	0.770	1.072	1.314
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.810	0.833	0.839	0.812	1.283	1.102
DV12	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.787	0.910	1.059	1.013	1.348	1.590
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.809	0.828	0.989	0.904	1.272	1.397
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.750	0.896	0.940	0.727	1.029	1.368
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.776	0.797	0.883	0.855	1.394	1.299
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.940	0.930	0.960	0.900	1.267	0.970
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.940	0.930	0.960	0.900	1.228	0.970
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.940	0.930	0.960	0.900	1.267	1.086
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.940	0.930	0.960	0.900	1.228	1.086
DV3m	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.840	0.786	0.884	0.884	1.205	1.245
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.796	0.782	0.900	1.011	1.586	1.333
DV11	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.883	0.890	0.966	1.064	1.539	1.190
DV3e	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.780	0.746	0.853	0.990	1.347	1.311
DV13	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.840	0.847	0.964	1.189	1.299	1.023
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.728	0.742	0.975	0.756	1.362	1.568
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.763	0.814	0.986	0.750	1.274	1.484
DV11	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.883	0.890	0.966	1.064	1.539	1.333
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.800	1.054	0.846	0.957	1.320	1.532
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.727	0.795	0.988	0.840	1.240	1.628
DV12	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.834	0.897	0.918	0.904	1.208	0.958
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.746	0.912	0.938	0.850	1.200	1.121
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.817	0.825	0.927	1.008	1.438	1.205
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.785	0.803	0.863	0.789	1.158	1.188
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.737	0.846	0.856	0.812	1.283	1.306
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.757	0.787	0.840	0.840	1.242	1.369
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.771	0.926	0.901	0.765	1.116	1.000
DV3d	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.646	0.773	0.870	0.990	1.245	1.420
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.725	0.716	0.889	0.884	1.332	1.294
DV2m	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.810	0.777	0.887	0.940	1.341	1.224
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.751	0.814	0.949	0.756	1.190	1.579
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.885	0.895	0.938	1.121	1.423	1.196
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.738	0.835	0.845	0.710	1.077	1.219
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.749	0.770	0.849	0.795	1.255	1.398
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.750	0.889	0.940	0.727	1.062	1.258
DV13	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.818	0.831	0.898	0.958	1.259	1.046
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.681	0.744	0.870	0.795	1.238	1.328
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.791	0.934	0.918	0.904	1.311	1.160
DV13	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.798	0.900	0.934	1.130	1.234	1.028
DV11	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.859	1.063	0.889	1.008	1.294	1.082
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.624	0.820	0.966	0.675	1.185	1.264
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.741	0.894	0.872	1.008	1.404	1.275
DV2e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.855	0.927	1.038	0.940	1.314	1.685
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.768	0.857	0.908	0.907	1.337	1.237
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.849	0.983	0.893	0.963	1.366	1.208
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.621	0.791	0.880	0.789	1.158	1.043
DV3m	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.649	0.753	0.902	0.884	1.205	1.137
DV2d	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.761	0.910	0.884	1.061	1.284	1.260
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.755	0.841	0.937	0.910	1.259	1.524
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.776	0.797	0.883	0.855	1.394	1.160
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.661	0.754	0.995	0.756	1.362	1.658
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.886	0.921	0.900	0.900	1.250	1.018
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN1	1.019	1.132	0.988	1.121	1.229	1.045
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.693	0.827	1.006	0.750	1.274	1.569
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.950	0.969	0.950	0.950	1.254	1.107
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.823	0.800	0.864	0.910	1.475	1.293
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.780	1.117	0.864	0.900	1.208	1.256

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.787	0.969	0.884	1.061	1.284	1.028
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.735	0.797	0.960	0.798	1.366	1.710
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.792	1.031	0.855	0.907	1.292	1.564
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.746	0.962	0.849	0.955	1.337	1.360
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.771	0.926	0.901	0.765	1.152	1.000
DV12	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.778	0.918	1.005	1.123	1.247	1.036
DV11	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.947	0.949	0.985	1.256	1.508	1.238
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.750	0.889	0.940	0.727	1.029	1.258
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.751	0.814	0.949	0.756	1.153	1.579
DV2d	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.795	0.951	0.840	1.008	1.219	1.197
DV12	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.856	0.904	0.985	1.123	1.247	0.980
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.794	0.908	0.867	1.061	1.393	1.275
DV13	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.837	0.952	1.006	0.958	1.221	1.402
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.893	1.007	0.930	0.855	1.204	1.135
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.893	1.007	0.930	0.855	1.166	1.135
DV3d	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.711	0.761	0.853	0.990	1.245	1.342
DV13	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.921	0.937	0.986	0.958	1.221	1.325
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.842	0.992	0.873	1.008	1.389	1.525
DV2d	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.723	0.967	0.857	1.008	1.219	1.266
DV2m	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.775	0.759	0.933	0.990	1.412	1.339
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.832	0.931	0.919	1.009	1.366	1.227
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.788	0.893	0.960	0.750	1.078	1.494
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.797	0.741	0.867	0.884	1.308	1.363
DV2m	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.731	0.825	0.906	0.884	1.227	1.021
DV3m	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.764	0.814	0.902	0.884	1.205	1.369
DV11	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.991	0.976	1.017	1.256	1.303	1.023
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.862	0.878	0.874	0.903	1.379	1.093
DV11	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.859	1.063	0.889	1.008	1.294	1.211
DV12	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.798	0.848	0.966	0.952	1.272	1.055
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.768	0.857	0.908	0.907	1.380	1.237
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.749	0.770	0.849	0.795	1.216	1.398
DV3e	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.709	0.773	0.870	0.990	1.347	1.442
DV11	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.899	1.008	0.955	1.193	1.433	1.244
DV3d	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.675	0.808	0.827	0.940	1.182	1.349
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.833	0.880	0.948	0.952	1.380	1.155
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.776	0.797	0.883	0.855	1.350	1.299
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.862	0.878	0.874	0.903	1.379	1.224
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.729	0.802	0.829	0.884	1.271	1.393
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.769	0.897	0.958	0.859	1.208	1.460
DV2m	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.737	0.806	0.904	0.940	1.341	1.346
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.861	0.884	0.939	0.855	1.152	1.280
DV12	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.813	0.960	0.955	1.067	1.184	0.984
DV2e	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.780	0.782	0.853	0.990	1.219	1.202
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.728	0.780	0.970	0.756	1.381	1.746
DV13	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.850	0.839	1.015	1.073	1.405	1.570
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.804	0.910	0.957	1.121	1.423	1.265
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.841	0.977	0.872	0.855	1.188	1.023
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.950	0.969	0.950	0.950	1.254	0.988
DV12	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.834	0.886	0.918	0.904	1.208	1.002
DV11	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.922	0.930	0.918	1.011	1.462	1.131
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.783	0.914	0.928	0.857	1.283	1.185
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.997	0.971	0.939	0.958	1.384	1.169
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.997	0.971	0.939	0.958	1.341	1.169
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN1	1.073	1.066	1.020	1.180	1.294	1.040
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.794	0.792	0.967	0.958	1.325	1.516
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.787	0.766	0.910	0.958	1.603	1.361
DV11	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.922	0.930	0.918	1.011	1.462	1.266
DV13	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.783	0.811	0.945	1.008	1.325	1.145
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.737	0.846	0.856	0.812	1.324	1.166
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.746	0.962	0.849	0.955	1.295	1.360
DV12	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.939	0.998	1.008	0.904	1.173	1.269
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN2	1.008	1.108	0.999	1.062	1.242	1.067
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN3	1.008	1.108	0.999	1.062	1.203	1.067
DV13	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.807	0.891	0.984	1.019	1.334	1.577
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.774	0.751	0.991	0.840	1.438	1.702
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.940	0.949	0.960	0.900	1.267	1.130
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.940	0.949	0.960	0.900	1.228	1.130
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.717	0.846	0.966	0.675	1.185	1.522
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.766	1.008	0.890	1.008	1.389	1.613
DV3m	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.679	0.787	0.857	0.840	1.145	1.080

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.823	0.816	0.864	0.910	1.523	1.345
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.866	0.895	1.038	1.013	1.348	1.503
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.776	0.797	0.883	0.855	1.350	1.160
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.853	1.014	1.028	0.904	1.173	1.343
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.744	0.861	0.916	0.958	1.259	1.151
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.883	0.908	0.966	1.064	1.539	1.386
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.903	0.980	0.920	0.850	1.200	0.975
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.840	0.802	0.884	0.884	1.205	1.295
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.828	0.889	1.061	0.940	1.525	1.863
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.877	0.941	0.960	0.808	1.106	1.226
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.796	0.798	0.900	1.011	1.586	1.386
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.964	0.931	0.979	1.064	1.442	1.159
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.797	0.772	0.889	0.884	1.332	1.244
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.783	0.914	0.928	0.857	1.325	1.185
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.908	1.042	0.938	1.079	1.448	1.250
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.780	0.761	0.853	0.990	1.347	1.363
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.823	0.951	1.006	0.962	1.281	1.511
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.772	0.875	0.911	1.188	1.476	1.320
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.809	0.845	0.989	0.904	1.272	1.453
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.665	0.838	0.924	0.884	1.227	1.080
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.839	0.964	0.936	1.011	1.462	1.393
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.711	0.960	0.859	0.947	1.211	1.287
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.832	0.931	0.919	1.009	1.323	1.227
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.774	0.782	1.016	0.849	1.465	1.554
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.818	0.938	0.910	0.812	1.095	1.286
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.704	0.763	1.011	0.840	1.438	1.800
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.818	0.847	0.898	0.958	1.259	1.088
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.754	0.983	0.840	1.008	1.323	1.332
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.722	0.804	0.986	0.958	1.325	1.604
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.798	0.851	0.857	0.840	1.145	1.301
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.940	0.949	0.960	0.900	1.267	1.009
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.940	0.949	0.960	0.900	1.228	1.009
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.810	0.793	0.887	0.940	1.341	1.273
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN1	1.045	1.045	0.950	0.950	1.254	0.950
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN1	1.045	1.045	0.950	0.950	1.254	1.064
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.741	0.808	0.827	0.940	1.280	1.370
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.805	0.941	0.918	0.900	1.250	1.170
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.819	0.904	0.943	1.043	1.203	1.161
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.743	0.838	0.946	1.008	1.438	1.275
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.668	0.782	0.859	0.789	1.137	1.099
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.833	0.957	0.881	0.810	1.163	1.044
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.714	0.816	0.880	0.789	1.158	1.257
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.807	0.914	0.865	1.129	1.402	1.254
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.883	0.908	0.966	1.064	1.539	1.238
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.709	0.810	0.870	0.990	1.219	1.322
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.787	0.766	0.910	0.958	1.553	1.361
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.735	1.042	0.859	0.947	1.211	1.092
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.858	1.041	0.891	0.808	1.140	0.979
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.830	1.132	0.864	0.900	1.208	1.481
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.748	0.829	0.882	0.910	1.523	1.422
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.853	0.859	0.883	0.855	1.394	1.116
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.737	0.846	0.856	0.812	1.283	1.166
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.595	0.781	0.845	0.884	1.082	1.105
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.853	0.859	0.883	0.855	1.394	1.249
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.729	0.841	0.829	0.884	1.150	1.278
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.840	0.835	0.906	0.884	1.227	1.182
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.823	0.816	0.864	0.910	1.475	1.345
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.794	0.926	0.867	1.061	1.393	1.326
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.798	0.865	0.966	0.952	1.272	1.097
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.736	0.858	1.008	0.904	1.272	1.536
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.954	0.911	0.989	1.008	1.457	1.183
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.954	0.911	0.989	1.008	1.412	1.183
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.747	0.823	0.947	0.862	1.272	1.556
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.875	0.995	0.955	0.910	1.160	1.331
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.763	0.856	0.981	0.750	1.251	1.653
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.862	0.870	0.945	1.008	1.325	1.013
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.825	0.840	0.920	0.950	1.452	1.150
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.785	0.845	0.859	0.789	1.137	1.323
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.833	0.999	0.930	0.767	1.051	1.232
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.893	1.007	0.930	0.855	1.204	1.014

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.893	1.007	0.930	0.855	1.166	1.014
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.825	0.840	0.920	0.950	1.452	1.288
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.728	0.780	0.970	0.756	1.338	1.746
DV13	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.795	0.779	0.973	1.129	1.524	1.200
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.783	0.903	0.958	0.855	1.152	1.472
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.833	0.957	0.881	0.810	1.200	1.044
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.862	0.895	0.874	0.903	1.379	1.273
DV2m	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.695	0.876	0.878	0.840	1.166	1.026
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.725	0.753	0.885	0.884	1.308	1.441
DV12	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.758	0.918	0.936	0.904	1.208	1.102
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.815	0.983	0.872	1.008	1.404	1.275
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.747	0.823	0.947	0.862	1.232	1.556
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.834	0.904	0.918	0.904	1.208	1.042
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.757	0.836	0.861	0.840	1.265	1.300
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN2	1.034	1.023	0.960	0.900	1.267	0.970
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN3	1.034	1.023	0.960	0.900	1.228	0.970
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN2	1.034	1.023	0.960	0.900	1.267	1.086
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN3	1.034	1.023	0.960	0.900	1.228	1.086
DV2e	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.780	0.797	0.853	0.990	1.219	1.250
DV2d	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.787	0.988	0.884	1.061	1.284	1.069
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.749	0.818	0.870	0.795	1.278	1.328
DV11	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.896	0.873	0.995	1.192	1.770	1.452
DV11	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.922	0.949	0.918	1.011	1.462	1.317
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.761	0.878	0.968	0.814	1.221	1.490
DV2e	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.669	0.862	0.845	0.884	1.060	1.030
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.735	0.847	0.984	0.798	1.392	1.624
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.757	0.894	0.967	0.952	1.380	1.221
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.787	0.781	0.910	0.958	1.603	1.415
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.821	1.003	0.938	0.850	1.200	1.121
DV13	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.900	0.909	0.898	0.958	1.259	0.962
DV2e	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.741	0.846	0.827	0.940	1.158	1.256
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.648	0.792	0.981	0.750	1.251	1.372
DV12	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.892	1.059	0.977	0.859	1.114	1.275
DV3e	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.630	0.863	0.845	0.884	1.171	1.123
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.849	1.019	0.901	0.765	1.116	1.000
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.748	0.829	0.882	0.910	1.475	1.422
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.964	0.950	0.979	1.064	1.442	1.205
DV2d	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.901	1.176	0.935	1.129	1.473	1.669
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.798	0.963	0.979	0.808	1.106	1.410
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.783	0.898	0.958	0.855	1.152	1.354
DV3d	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.700	0.868	0.845	0.884	1.082	1.303
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.810	0.931	0.856	0.812	1.324	1.306
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.853	0.859	0.883	0.855	1.350	1.116
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.761	0.878	0.968	0.814	1.183	1.490
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.862	0.895	0.874	0.903	1.379	1.136
DV2d	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.772	0.892	0.911	1.188	1.476	1.372
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.853	0.859	0.883	0.855	1.350	1.249
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.906	0.987	0.958	0.958	1.384	1.237
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.906	0.987	0.958	0.958	1.341	1.237
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.797	0.787	0.889	0.884	1.332	1.294
DV13	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.837	0.957	1.006	0.958	1.221	1.524
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.728	0.829	0.995	0.756	1.406	1.658
DV13	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.831	0.814	0.925	1.073	1.448	1.140
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.975	1.083	1.040	1.180	1.294	1.100
DV2m	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.764	0.865	0.924	0.884	1.227	1.301
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.749	0.818	0.870	0.795	1.238	1.328
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN1	1.045	1.066	0.950	0.950	1.254	1.107
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.799	0.835	0.988	0.840	1.370	1.775
DV11	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.922	0.949	0.918	1.011	1.462	1.176
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.683	0.870	0.880	0.789	1.158	1.043
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.784	0.910	0.891	0.903	1.379	1.346
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.982	1.108	0.930	0.855	1.204	1.135
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.982	1.108	0.930	0.855	1.166	1.135
DV12	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.810	0.831	0.995	1.066	1.463	1.149
DV3m	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.853	0.770	0.911	0.990	1.386	1.356
DV2d	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.734	0.947	0.882	1.129	1.402	1.379
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.849	1.019	0.901	0.765	1.152	1.000
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.805	0.935	0.918	0.900	1.250	1.076
DV2m	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.828	0.945	1.088	0.940	1.553	1.769
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.774	0.798	1.016	0.840	1.465	1.616

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.878	0.926	0.966	0.952	1.272	0.970
DV11	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.839	0.964	0.936	1.011	1.462	1.244
DV2d	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.807	0.932	0.865	1.129	1.402	1.304
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.809	0.919	0.919	0.770	1.106	1.314
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.787	0.781	0.910	0.958	1.553	1.415
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.664	0.881	1.006	0.750	1.274	1.303
DV12	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.853	1.021	1.028	0.904	1.173	1.460
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.853	0.877	0.883	0.855	1.394	1.299
DV11	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.872	1.042	0.916	1.129	1.488	1.320
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.954	0.930	0.989	1.008	1.457	1.231
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.954	0.930	0.989	1.008	1.412	1.231
DV2m	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.840	0.852	0.906	0.884	1.227	1.230
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN1	1.045	1.066	0.950	0.950	1.254	0.988
DV12	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.918	0.968	0.918	0.904	1.208	0.922
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.798	0.956	0.979	0.808	1.106	1.297
DV12	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.847	0.868	0.945	1.013	1.390	1.092
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.809	0.919	0.919	0.770	1.072	1.314
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.875	0.860	0.900	1.011	1.586	1.333
DV3e	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.769	0.868	0.845	0.884	1.171	1.324
DV13	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.795	0.795	0.973	1.129	1.524	1.248
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.810	0.931	0.856	0.812	1.283	1.306
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.704	0.810	1.036	0.840	1.465	1.710
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.825	0.857	0.920	0.950	1.452	1.340
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN2	1.034	1.043	0.960	0.900	1.267	1.130
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN3	1.034	1.043	0.960	0.900	1.228	1.130
DV2d	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.715	1.004	0.902	1.061	1.284	1.130
DV3m	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.775	0.798	0.929	0.990	1.386	1.492
DV2m	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.798	0.904	0.878	0.840	1.166	1.236
DV2d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.816	1.063	0.920	1.252	1.258	1.190
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.799	0.875	0.988	0.840	1.240	1.628
DV13	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.755	0.844	0.943	1.073	1.448	1.254
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.825	0.978	0.940	0.727	1.062	1.258
DV11	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.936	0.912	0.945	1.132	1.681	1.380
DV11	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.896	0.890	0.995	1.192	1.770	1.510
DV13	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.862	0.887	0.945	1.008	1.325	1.053
DV2d	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.747	1.049	0.857	1.008	1.219	1.074
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.853	0.877	0.883	0.855	1.394	1.160
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.782	1.056	0.859	0.947	1.211	1.287
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN1	1.061	1.024	0.979	1.064	1.442	1.159
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.722	0.941	0.885	1.061	1.393	1.402
DV11	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.851	0.945	0.964	1.132	1.681	1.517
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN2	1.034	1.043	0.960	0.900	1.267	1.009
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN3	1.034	1.043	0.960	0.900	1.228	1.009
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN1	1.000	1.000	1.000	1.000	1.320	1.000
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN1	1.000	1.000	1.000	1.000	1.320	1.120
DV2d	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.837	0.982	0.884	1.061	1.284	1.211
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.825	0.978	0.940	0.727	1.029	1.258
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.825	0.857	0.920	0.950	1.452	1.196
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.776	0.891	0.901	0.855	1.394	1.374
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.821	0.996	0.938	0.850	1.200	1.031
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.853	0.877	0.883	0.855	1.350	1.299
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.763	0.910	1.006	0.750	1.274	1.569
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.728	0.829	0.995	0.756	1.362	1.658
DV13	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.831	0.830	0.925	1.073	1.448	1.185
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.885	1.001	0.957	1.121	1.423	1.265
DV13	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.900	0.927	0.898	0.958	1.259	1.001
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.817	0.922	0.946	1.008	1.438	1.275
DV12	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.810	0.848	0.995	1.066	1.463	1.195
DV11	MC0	ED1	EXP3	MRG0	LIM2	RENO	1.043	1.007	1.071	1.322	1.371	1.035
DV11	MC1	ED0	EXP3	MRG0	LIM2	RENO	1.090	1.052	1.017	1.256	1.303	0.983
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.785	0.898	0.880	0.789	1.158	1.257
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.725	0.800	0.907	0.884	1.332	1.369
DV3m	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.853	0.786	0.911	0.990	1.386	1.410
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.982	1.108	0.930	0.855	1.204	1.014
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.982	1.108	0.930	0.855	1.166	1.014
DV12	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.770	0.900	0.964	1.013	1.390	1.201
DV2e	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.769	0.909	0.845	0.884	1.060	1.214
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.810	0.931	0.856	0.812	1.324	1.166
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN2	1.050	1.003	0.989	1.008	1.457	1.183
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN3	1.050	1.003	0.989	1.008	1.412	1.183

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DV11	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.866	0.842	0.910	0.958	1.603	1.361
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.853	0.877	0.883	0.855	1.350	1.160
DV3m	MC1	ED0	EXP1	MRG0	MRG0	RENO	0.810	0.834	0.882	0.940	1.317	1.417
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.837	0.823	0.948	1.064	1.670	1.403
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.950	1.083	0.969	0.950	1.254	1.170
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.784	0.910	0.891	0.903	1.379	1.202
DV12	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.847	0.886	0.945	1.013	1.390	1.135
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.842	1.109	0.890	1.008	1.389	1.613
DV12	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.878	0.945	0.966	0.952	1.272	1.009
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.797	0.828	0.885	0.884	1.308	1.441
DV2m	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.853	0.818	0.933	0.990	1.412	1.288
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.875	0.877	0.900	1.011	1.586	1.386
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.776	0.891	0.901	0.855	1.350	1.374
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.833	0.983	0.967	0.952	1.380	1.221
DV13	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.862	0.875	0.945	1.008	1.325	1.101
DV13	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.840	0.947	0.983	1.189	1.299	1.082
DV12	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.918	0.987	0.918	0.904	1.208	0.958
DV13	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.818	0.942	0.916	0.958	1.259	1.058
DV11	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.936	0.930	0.945	1.132	1.681	1.435
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN1	1.061	1.045	0.979	1.064	1.442	1.205
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.794	0.885	0.986	0.958	1.325	1.604
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN1	1.073	1.191	1.040	1.180	1.294	1.100
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN1	1.000	1.020	1.000	1.000	1.320	1.165
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.866	0.842	0.910	0.958	1.553	1.361
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.997	1.086	0.958	0.958	1.384	1.237
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.997	1.086	0.958	0.958	1.341	1.237
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.774	0.839	1.011	0.840	1.438	1.800
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.810	0.931	0.856	0.812	1.283	1.166
DV2d	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.837	1.001	0.884	1.061	1.284	1.260
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.940	1.060	0.979	0.900	1.267	1.195
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.940	1.060	0.979	0.900	1.228	1.195
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.823	0.912	0.882	0.910	1.523	1.422
DV11	MC0	ED1	EXP3	MRG0	LIM1	RENO	1.043	1.027	1.071	1.322	1.371	1.076
DV2d	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.761	1.017	0.902	1.061	1.284	1.333
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.908	0.924	0.920	0.950	1.452	1.150
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.908	0.924	0.920	0.950	1.452	1.288
DV11	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.947	1.061	1.005	1.256	1.508	1.309
DV11	MC1	ED0	EXP3	MRG0	LIM1	RENO	1.090	1.073	1.017	1.256	1.303	1.023
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.796	0.892	0.918	1.011	1.586	1.466
DV3d	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.711	0.851	0.870	0.990	1.245	1.420
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.809	0.944	1.008	0.904	1.272	1.536
DV2m	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.775	0.848	0.952	0.990	1.412	1.417
DV12	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.856	1.010	1.005	1.123	1.247	1.036
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.886	1.029	0.918	0.900	1.250	1.076
DV2d	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.795	1.063	0.857	1.008	1.219	1.266
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN1	1.000	1.020	1.000	1.000	1.320	1.040
DV12	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.878	0.933	0.966	0.952	1.272	1.055
DV11	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.971	0.979	0.966	1.064	1.539	1.190
DV11	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.991	1.091	1.038	1.256	1.303	1.082
DV11	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.971	0.979	0.966	1.064	1.539	1.333
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN2	1.050	1.023	0.989	1.008	1.457	1.231
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN3	1.050	1.023	0.989	1.008	1.412	1.231
DV13	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.850	0.938	1.036	1.073	1.405	1.660
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.776	0.891	0.901	0.855	1.394	1.227
DV3m	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.714	0.829	0.902	0.884	1.205	1.137
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.866	0.859	0.910	0.958	1.603	1.415
DV11	MC1	ED1	EXP0	MRG0	LIM2	RENO	1.017	1.007	0.998	1.064	1.329	0.983
DV11	MC1	ED1	EXP2	MRG0	LIM2	RENO	1.017	1.007	0.998	1.064	1.329	1.101
DV13	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.783	0.906	0.964	1.008	1.325	1.211
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.823	0.912	0.882	0.910	1.475	1.422
DV12	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.834	1.003	0.936	0.904	1.208	1.014
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN1	1.015	0.980	1.030	1.120	1.518	1.220
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.837	0.840	0.948	1.064	1.670	1.459
DV12	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.866	1.001	1.059	1.013	1.348	1.590
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.950	1.083	0.969	0.950	1.254	1.045
DV11	MC0	ED1	EXP2	MRG5	LIM0	RENO	0.883	1.015	0.985	1.064	1.539	1.466
DV3m	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.840	0.896	0.902	0.884	1.205	1.369
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.794	1.035	0.885	1.061	1.393	1.402
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.861	0.988	0.958	0.855	1.152	1.354
DV13	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.862	0.892	0.945	1.008	1.325	1.145

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.862	1.001	0.891	0.903	1.379	1.346
DV2m	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.853	0.835	0.933	0.990	1.412	1.339
DV3e	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.780	0.851	0.870	0.990	1.347	1.442
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN1	1.100	1.100	1.000	1.000	1.320	1.000
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN1	1.100	1.100	1.000	1.000	1.320	1.120
DV2m	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.810	0.886	0.904	0.940	1.341	1.346
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.903	1.095	0.938	0.850	1.200	1.031
DV13	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.818	0.947	0.916	0.958	1.259	1.151
DV2d	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.849	0.962	0.911	1.188	1.476	1.320
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.787	0.873	0.928	0.958	1.603	1.497
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.776	0.891	0.901	0.855	1.350	1.227
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.866	0.859	0.910	0.958	1.553	1.415
DV13	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.921	1.047	1.006	0.958	1.221	1.402
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.940	1.060	0.979	0.900	1.267	1.067
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.940	1.060	0.979	0.900	1.228	1.067
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.877	1.052	0.979	0.808	1.106	1.297
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.964	1.061	0.998	1.064	1.442	1.275
DV2m	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.731	0.922	0.924	0.884	1.227	1.080
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.908	0.942	0.920	0.950	1.452	1.340
DV12	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.798	0.967	0.985	0.952	1.272	1.160
DV12	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.878	0.951	0.966	0.952	1.272	1.097
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.797	0.880	0.907	0.884	1.332	1.369
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN1	1.045	1.191	0.969	0.950	1.254	1.170
DV11	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.971	0.999	0.966	1.064	1.539	1.386
DV11	MC1	ED1	EXP2	MRG0	LIM1	RENO	1.017	1.027	0.998	1.064	1.329	1.145
DV2e	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.780	0.891	0.870	0.990	1.219	1.322
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.774	0.891	1.036	0.840	1.465	1.710
DV13	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.948	0.957	0.945	1.008	1.325	1.013
DV12	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.939	1.115	1.028	0.904	1.173	1.343
DV12	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.834	1.010	0.936	0.904	1.208	1.102
DV11	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.922	1.061	0.936	1.011	1.462	1.393
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.787	0.873	0.928	0.958	1.553	1.497
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN1	1.015	1.000	1.030	1.120	1.518	1.269
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.853	0.980	0.901	0.855	1.394	1.374
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.908	0.942	0.920	0.950	1.452	1.196
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.954	1.039	1.009	1.008	1.457	1.302
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.954	1.039	1.009	1.008	1.412	1.302
DV13	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.874	0.857	0.973	1.129	1.524	1.200
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN1	1.100	1.122	1.000	1.000	1.320	1.165
DV11	MC1	ED1	EXP0	MRG0	LIM1	RENO	1.017	1.027	0.998	1.064	1.329	1.023
DV11	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.971	0.999	0.966	1.064	1.539	1.238
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.825	0.958	0.938	0.950	1.452	1.417
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN2	1.034	1.166	0.979	0.900	1.267	1.195
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN3	1.034	1.166	0.979	0.900	1.228	1.195
DV2d	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.772	0.997	0.929	1.188	1.476	1.451
DV11	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.883	1.015	0.985	1.064	1.539	1.309
DV2d	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.849	0.981	0.911	1.188	1.476	1.372
DV11	MC1	ED1	EXP1	MRG0	LIM2	RENO	1.032	0.987	1.027	1.192	1.529	1.200
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN1	1.100	1.122	1.000	1.000	1.320	1.040
DV12	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.966	1.019	0.966	0.952	1.272	0.970
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.921	0.906	0.948	1.064	1.670	1.403
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.862	1.001	0.891	0.903	1.379	1.202
DV12	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.891	0.914	0.995	1.066	1.463	1.149
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.853	0.980	0.901	0.855	1.350	1.374
DV2d	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.807	1.042	0.882	1.129	1.402	1.379
DV2m	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.840	0.952	0.924	0.884	1.227	1.301
DV13	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.795	0.888	0.993	1.129	1.524	1.320
DV11	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.986	0.960	0.995	1.192	1.770	1.452
DV2d	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.787	1.105	0.902	1.061	1.284	1.130
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN1	1.117	1.078	1.030	1.120	1.518	1.220
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN1	1.045	1.191	0.969	0.950	1.254	1.045
DV11	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.896	0.995	1.015	1.192	1.770	1.597
DV13	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.874	0.874	0.973	1.129	1.524	1.248
DV13	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.948	0.976	0.945	1.008	1.325	1.053
DV11	MC0	ED0	EXP3	MRG0	LIM2	RENO	1.148	1.108	1.071	1.322	1.371	1.035
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.875	0.981	0.918	1.011	1.586	1.466
DV11	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.922	1.061	0.936	1.011	1.462	1.244
DV12	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.810	0.947	1.015	1.066	1.463	1.264
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN2	1.034	1.166	0.979	0.900	1.267	1.067
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN3	1.034	1.166	0.979	0.900	1.228	1.067

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP1	MRG0	LIM1	RENO	1.032	1.007	1.027	1.192	1.529	1.248
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.853	0.980	0.901	0.855	1.394	1.227
DV13	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.831	0.928	0.943	1.073	1.448	1.254
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN1	1.061	1.167	0.998	1.064	1.442	1.275
DV3m	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.853	0.878	0.929	0.990	1.386	1.492
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN1	1.000	1.140	1.020	1.000	1.320	1.232
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.825	0.958	0.938	0.950	1.452	1.265
DV12	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.891	0.932	0.995	1.066	1.463	1.195
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.921	0.924	0.948	1.064	1.670	1.459
DV12	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.966	1.039	0.966	0.952	1.272	1.009
DV12	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.847	0.990	0.964	1.013	1.390	1.201
DV13	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.862	0.991	0.964	1.008	1.325	1.114
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN1	1.117	1.100	1.030	1.120	1.518	1.269
DV11	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.986	0.979	0.995	1.192	1.770	1.510
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN2	1.050	1.143	1.009	1.008	1.457	1.302
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN3	1.050	1.143	1.009	1.008	1.412	1.302
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.853	0.980	0.901	0.855	1.350	1.227
DV11	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.936	1.040	0.964	1.132	1.681	1.517
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.866	0.960	0.928	0.958	1.603	1.497
DV11	MC0	ED0	EXP3	MRG0	LIM1	RENO	1.148	1.130	1.071	1.322	1.371	1.076
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.837	0.938	0.967	1.064	1.670	1.543
DV13	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.900	1.036	0.916	0.958	1.259	1.058
DV2d	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.837	1.119	0.902	1.061	1.284	1.333
DV11	MC0	ED1	EXP3	MRG0	LIM0	RENO	1.043	1.148	1.092	1.322	1.371	1.139
DV11	MC1	ED0	EXP3	MRG0	LIM0	RENO	1.090	1.200	1.038	1.256	1.303	1.082
DV11	MC0	ED1	EXP0	MRG0	LIM2	RENO	1.070	1.060	1.050	1.120	1.399	1.035
DV11	MC0	ED1	EXP2	MRG0	LIM2	RENO	1.070	1.060	1.050	1.120	1.399	1.159
DV11	MC1	ED0	EXP0	MRG0	LIM2	RENO	1.118	1.108	0.998	1.064	1.329	0.983
DV11	MC1	ED0	EXP2	MRG0	LIM2	RENO	1.118	1.108	0.998	1.064	1.329	1.101
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.866	0.960	0.928	0.958	1.553	1.497
DV12	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.878	1.056	0.985	0.952	1.272	1.067
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN1	1.000	1.140	1.020	1.000	1.320	1.100
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.908	1.053	0.938	0.950	1.452	1.417
DV12	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.918	1.103	0.936	0.904	1.208	1.014
DV2m	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.853	0.933	0.952	0.990	1.412	1.417
DV13	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.862	0.997	0.964	1.008	1.325	1.211
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN1	1.015	1.117	1.051	1.120	1.518	1.342
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN1	1.100	1.254	1.020	1.000	1.320	1.232
DV11	MC0	ED1	EXP2	MRG0	LIM1	RENO	1.070	1.081	1.050	1.120	1.399	1.206
DV11	MC1	ED0	EXP2	MRG0	LIM1	RENO	1.118	1.130	0.998	1.064	1.329	1.145
DV12	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.878	1.063	0.985	0.952	1.272	1.160
DV11	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.971	1.117	0.985	1.064	1.539	1.466
DV11	MC1	ED1	EXP2	MRG0	LIM0	RENO	1.017	1.148	1.017	1.064	1.329	1.211
DV11	MC0	ED1	EXP0	MRG0	LIM1	RENO	1.070	1.081	1.050	1.120	1.399	1.076
DV11	MC1	ED0	EXP0	MRG0	LIM1	RENO	1.118	1.130	0.998	1.064	1.329	1.023
DV11	MC0	ED1	EXP1	MRG0	LIM2	RENO	1.086	1.039	1.082	1.254	1.609	1.263
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.908	1.053	0.938	0.950	1.452	1.265
DV11	MC1	ED0	EXP1	MRG0	LIM2	RENO	1.135	1.086	1.027	1.192	1.529	1.200
DV2d	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.849	1.097	0.929	1.188	1.476	1.451
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN1	1.100	1.254	1.020	1.000	1.320	1.100
DV11	MC1	ED1	EXP0	MRG0	LIM0	RENO	1.017	1.148	1.017	1.064	1.329	1.082
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.921	1.032	0.967	1.064	1.670	1.543
DV11	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.971	1.117	0.985	1.064	1.539	1.309
DV11	MC0	ED1	EXP1	MRG0	LIM1	RENO	1.086	1.060	1.082	1.254	1.609	1.313
DV13	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.874	0.977	0.993	1.129	1.524	1.320
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN1	1.117	1.229	1.051	1.120	1.518	1.342
DV11	MC1	ED1	EXP1	MRG0	LIM0	RENO	1.032	1.125	1.048	1.192	1.529	1.320
DV11	MC1	ED0	EXP1	MRG0	LIM1	RENO	1.135	1.107	1.027	1.192	1.529	1.248
DV12	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.891	1.042	1.015	1.066	1.463	1.264
DV11	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.986	1.094	1.015	1.192	1.770	1.597
DV13	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.948	1.091	0.964	1.008	1.325	1.114
DV11	MC0	ED0	EXP3	MRG0	LIM0	RENO	1.148	1.263	1.092	1.322	1.371	1.139
DV11	MC0	ED0	EXP0	MRG0	LIM2	RENO	1.177	1.166	1.050	1.120	1.399	1.035
DV11	MC0	ED0	EXP2	MRG0	LIM2	RENO	1.177	1.166	1.050	1.120	1.399	1.159
DV12	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.966	1.161	0.985	0.952	1.272	1.067
DV11	MC0	ED0	EXP2	MRG0	LIM1	RENO	1.177	1.189	1.050	1.120	1.399	1.206
DV11	MC0	ED1	EXP2	MRG0	LIM0	RENO	1.070	1.208	1.071	1.120	1.399	1.275
DV11	MC1	ED0	EXP2	MRG0	LIM0	RENO	1.118	1.263	1.017	1.064	1.329	1.211
DV11	MC0	ED0	EXP0	MRG0	LIM1	RENO	1.177	1.189	1.050	1.120	1.399	1.076
DV11	MC0	ED0	EXP1	MRG0	LIM2	RENO	1.195	1.143	1.082	1.254	1.609	1.263

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP0	MRG0	LIM0	RENO	1.070	1.208	1.071	1.120	1.399	1.139
DV11	MC1	ED0	EXP0	MRG0	LIM0	RENO	1.118	1.263	1.017	1.064	1.329	1.082
DV11	MC0	ED1	EXP1	MRG0	LIM0	RENO	1.086	1.184	1.103	1.254	1.609	1.389
DV11	MC0	ED0	EXP1	MRG0	LIM1	RENO	1.195	1.166	1.082	1.254	1.609	1.313
DV11	MC1	ED0	EXP1	MRG0	LIM0	RENO	1.135	1.238	1.048	1.192	1.529	1.320
DV11	MC0	ED0	EXP2	MRG0	LIM0	RENO	1.177	1.329	1.071	1.120	1.399	1.275
DV11	MC0	ED0	EXP0	MRG0	LIM0	RENO	1.177	1.329	1.071	1.120	1.399	1.139
DV11	MC0	ED0	EXP1	MRG0	LIM0	RENO	1.195	1.303	1.103	1.254	1.609	1.389
DV11	MC0	ED0	EXP4	MRG0	LIM0	RENO	1.319	1.263	1.165	1.520	1.577	1.139
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN1	1.233	1.191	1.110	1.357	1.488	1.100
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN2	1.159	1.108	1.065	1.221	1.428	1.067
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN3	1.159	1.108	1.065	1.221	1.384	1.067
DV11	MC0	ED0	EXP4	MRG0	LIM1	RENO	1.319	1.130	1.142	1.520	1.577	1.076
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN1	1.233	1.066	1.088	1.357	1.488	1.040
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN2	1.159	0.991	1.044	1.221	1.428	1.009
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN3	1.159	0.991	1.044	1.221	1.384	1.009
DV11	MC0	ED0	EXP4	MRG0	LIM2	RENO	1.319	1.108	1.142	1.520	1.577	1.035
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN1	1.233	1.045	1.088	1.357	1.488	1.000
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN2	1.159	0.972	1.044	1.221	1.428	0.970
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN3	1.159	0.972	1.044	1.221	1.384	0.970
DV11	MC0	ED0	EXP4	MRG1	LIM0	RENO	1.003	1.010	0.990	1.307	1.419	1.025
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.937	0.953	0.943	1.167	1.339	0.990
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.881	0.886	0.906	1.050	1.285	0.960
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.881	0.886	0.906	1.050	1.245	0.960
DV11	MC0	ED0	EXP4	MRG1	LIM1	RENO	1.003	0.904	0.971	1.307	1.419	0.969
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.937	0.853	0.925	1.167	1.339	0.936
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.881	0.793	0.888	1.050	1.285	0.908
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.881	0.793	0.888	1.050	1.245	0.908
DV11	MC0	ED0	EXP4	MRG1	LIM2	RENO	1.003	0.886	0.971	1.307	1.419	0.932
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.937	0.836	0.925	1.167	1.339	0.900
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.881	0.777	0.888	1.050	1.285	0.873
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.881	0.777	0.888	1.050	1.245	0.873
DV11	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.924	0.859	0.886	1.140	1.183	0.740
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.863	0.810	0.843	1.018	1.116	0.715
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.811	0.753	0.810	0.916	1.071	0.694
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.811	0.753	0.810	0.916	1.038	0.694
DV11	MC0	ED0	EXP4	MRG2	LIM1	RENO	0.924	0.768	0.868	1.140	1.183	0.700
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.863	0.725	0.827	1.018	1.116	0.676
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.811	0.674	0.794	0.916	1.071	0.656
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.811	0.674	0.794	0.916	1.038	0.656
DV11	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.924	0.753	0.868	1.140	1.183	0.673
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.863	0.711	0.827	1.018	1.116	0.650
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.811	0.661	0.794	0.916	1.071	0.631
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.811	0.661	0.794	0.916	1.038	0.631
DV11	MC0	ED0	EXP4	MRG3	LIM0	RENO	0.957	0.865	0.932	1.246	1.419	0.911
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.894	0.816	0.888	1.113	1.339	0.880
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.840	0.759	0.852	1.001	1.285	0.854
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.840	0.759	0.852	1.001	1.245	0.854
DV11	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.957	0.774	0.914	1.246	1.419	0.861
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.894	0.730	0.870	1.113	1.339	0.832
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.840	0.679	0.836	1.001	1.285	0.807
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.840	0.679	0.836	1.001	1.245	0.807
DV11	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.957	0.759	0.914	1.246	1.419	0.828
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.894	0.716	0.870	1.113	1.339	0.800
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.840	0.666	0.836	1.001	1.285	0.776
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.840	0.666	0.836	1.001	1.245	0.776
DV11	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.963	1.010	0.967	1.368	1.459	1.082
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.900	0.953	0.921	1.221	1.376	1.045
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.846	0.886	0.884	1.099	1.321	1.014
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.846	0.886	0.884	1.099	1.280	1.014
DV11	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.963	0.904	0.948	1.368	1.459	1.023
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.900	0.853	0.903	1.221	1.376	0.988
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.846	0.793	0.867	1.099	1.321	0.958
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.846	0.793	0.867	1.099	1.280	0.958
DV11	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.963	0.886	0.948	1.368	1.459	0.983
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.900	0.836	0.903	1.221	1.376	0.950
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.846	0.777	0.867	1.099	1.321	0.922
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.846	0.777	0.867	1.099	1.280	0.922
DV11	MC0	ED0	EXP4	MRG5	LIM0	RENO	1.089	1.061	1.072	1.444	1.735	1.309
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN1	1.017	1.001	1.021	1.289	1.636	1.265

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.956	0.931	0.980	1.160	1.571	1.227
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.956	0.931	0.980	1.160	1.522	1.227
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN0	1.089	0.949	1.051	1.444	1.735	1.238
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN1	1.017	0.895	1.001	1.289	1.636	1.196
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.956	0.833	0.961	1.160	1.571	1.160
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.956	0.833	0.961	1.160	1.522	1.160
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN0	1.089	0.930	1.051	1.444	1.735	1.190
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN1	1.017	0.878	1.001	1.289	1.636	1.150
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.956	0.816	0.961	1.160	1.571	1.116
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.956	0.816	0.961	1.160	1.522	1.116
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN0	1.199	1.148	1.165	1.520	1.577	1.139
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN1	1.121	1.083	1.110	1.357	1.488	1.100
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN2	1.054	1.007	1.065	1.221	1.428	1.067
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN3	1.054	1.007	1.065	1.221	1.384	1.067
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN0	1.199	1.027	1.142	1.520	1.577	1.076
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN1	1.121	0.969	1.088	1.357	1.488	1.040
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN2	1.054	0.901	1.044	1.221	1.428	1.009
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN3	1.054	0.901	1.044	1.221	1.384	1.009
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN0	1.199	1.007	1.142	1.520	1.577	1.035
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN1	1.121	0.950	1.088	1.357	1.488	1.000
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN2	1.054	0.884	1.044	1.221	1.428	0.970
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN3	1.054	0.884	1.044	1.221	1.384	0.970
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.912	0.918	0.990	1.307	1.419	1.025
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.852	0.866	0.943	1.167	1.339	0.990
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.801	0.806	0.906	1.050	1.285	0.960
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.801	0.806	0.906	1.050	1.245	0.960
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.912	0.822	0.971	1.307	1.419	0.969
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.852	0.775	0.925	1.167	1.339	0.936
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.801	0.721	0.888	1.050	1.285	0.908
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.801	0.721	0.888	1.050	1.245	0.908
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.912	0.806	0.971	1.307	1.419	0.932
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.852	0.760	0.925	1.167	1.339	0.900
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.801	0.707	0.888	1.050	1.285	0.873
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.801	0.707	0.888	1.050	1.245	0.873
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.840	0.781	0.886	1.140	1.183	0.740
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.785	0.736	0.843	1.018	1.116	0.715
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.738	0.685	0.810	0.916	1.071	0.694
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.738	0.685	0.810	0.916	1.038	0.694
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.840	0.698	0.868	1.140	1.183	0.700
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.785	0.659	0.827	1.018	1.116	0.676
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.738	0.613	0.794	0.916	1.071	0.656
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.738	0.613	0.794	0.916	1.038	0.656
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.840	0.685	0.868	1.140	1.183	0.673
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.785	0.646	0.827	1.018	1.116	0.650
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.738	0.601	0.794	0.916	1.071	0.631
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.738	0.601	0.794	0.916	1.038	0.631
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.870	0.786	0.932	1.246	1.419	0.911
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.813	0.742	0.888	1.113	1.339	0.880
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.764	0.690	0.852	1.001	1.285	0.854
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.764	0.690	0.852	1.001	1.245	0.854
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.870	0.704	0.914	1.246	1.419	0.861
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.813	0.664	0.870	1.113	1.339	0.832
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.764	0.617	0.836	1.001	1.285	0.807
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.764	0.617	0.836	1.001	1.245	0.807
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.870	0.690	0.914	1.246	1.419	0.828
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.813	0.651	0.870	1.113	1.339	0.800
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.764	0.605	0.836	1.001	1.285	0.776
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.764	0.605	0.836	1.001	1.245	0.776
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.876	0.918	0.967	1.368	1.459	1.082
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.818	0.866	0.921	1.221	1.376	1.045
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.769	0.806	0.884	1.099	1.321	1.014
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.769	0.806	0.884	1.099	1.280	1.014
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.876	0.822	0.948	1.368	1.459	1.023
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.818	0.775	0.903	1.221	1.376	0.988
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.769	0.721	0.867	1.099	1.321	0.958
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.769	0.721	0.867	1.099	1.280	0.958
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.876	0.806	0.948	1.368	1.459	0.983
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.818	0.760	0.903	1.221	1.376	0.950
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.769	0.707	0.867	1.099	1.321	0.922
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.769	0.707	0.867	1.099	1.280	0.922

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.990	0.964	1.072	1.444	1.735	1.309
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.925	0.910	1.021	1.289	1.636	1.265
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.869	0.846	0.980	1.160	1.571	1.227
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.869	0.846	0.980	1.160	1.522	1.227
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.990	0.863	1.051	1.444	1.735	1.238
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.925	0.814	1.001	1.289	1.636	1.196
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.869	0.757	0.961	1.160	1.571	1.160
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.869	0.757	0.961	1.160	1.522	1.160
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.990	0.846	1.051	1.444	1.735	1.190
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.925	0.798	1.001	1.289	1.636	1.150
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.869	0.742	0.961	1.160	1.571	1.116
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.869	0.742	0.961	1.160	1.522	1.116
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.253	1.200	1.107	1.444	1.498	1.082
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN1	1.171	1.132	1.054	1.289	1.413	1.045
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN2	1.101	1.053	1.012	1.160	1.357	1.014
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN3	1.101	1.053	1.012	1.160	1.314	1.014
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN0	1.253	1.073	1.085	1.444	1.498	1.023
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN1	1.171	1.013	1.034	1.289	1.413	0.988
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN2	1.101	0.942	0.992	1.160	1.357	0.958
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN3	1.101	0.942	0.992	1.160	1.314	0.958
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN0	1.253	1.052	1.085	1.444	1.498	0.983
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN1	1.171	0.993	1.034	1.289	1.413	0.950
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN2	1.101	0.923	0.992	1.160	1.357	0.922
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN3	1.101	0.923	0.992	1.160	1.314	0.922
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.953	0.960	0.941	1.242	1.348	0.973
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.890	0.905	0.896	1.109	1.272	0.941
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.837	0.842	0.860	0.998	1.221	0.912
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.837	0.842	0.860	0.998	1.183	0.912
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.953	0.859	0.922	1.242	1.348	0.920
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.890	0.810	0.879	1.109	1.272	0.889
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.837	0.753	0.843	0.998	1.221	0.863
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.837	0.753	0.843	0.998	1.183	0.863
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.953	0.842	0.922	1.242	1.348	0.885
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.890	0.794	0.879	1.109	1.272	0.855
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.837	0.739	0.843	0.998	1.221	0.829
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.837	0.739	0.843	0.998	1.183	0.829
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.877	0.816	0.841	1.083	1.124	0.703
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.820	0.770	0.801	0.967	1.060	0.679
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.771	0.716	0.769	0.870	1.018	0.659
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.771	0.716	0.769	0.870	0.986	0.659
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.877	0.730	0.825	1.083	1.124	0.665
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.820	0.689	0.786	0.967	1.060	0.642
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.771	0.640	0.754	0.870	1.018	0.623
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.771	0.640	0.754	0.870	0.986	0.623
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.877	0.716	0.825	1.083	1.124	0.639
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.820	0.675	0.786	0.967	1.060	0.618
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.771	0.628	0.754	0.870	1.018	0.599
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.771	0.628	0.754	0.870	0.986	0.599
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.909	0.822	0.886	1.184	1.348	0.865
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.849	0.775	0.843	1.057	1.272	0.836
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.798	0.721	0.810	0.951	1.221	0.811
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.798	0.721	0.810	0.951	1.183	0.811
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.909	0.735	0.868	1.184	1.348	0.818
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.849	0.694	0.827	1.057	1.272	0.790
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.798	0.645	0.794	0.951	1.221	0.767
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.798	0.645	0.794	0.951	1.183	0.767
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.909	0.721	0.868	1.184	1.348	0.787
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.849	0.680	0.827	1.057	1.272	0.760
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.798	0.632	0.794	0.951	1.221	0.737
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.798	0.632	0.794	0.951	1.183	0.737
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.915	0.960	0.919	1.299	1.386	1.028
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.855	0.905	0.875	1.160	1.307	0.993
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.804	0.842	0.840	1.044	1.255	0.963
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.804	0.842	0.840	1.044	1.216	0.963
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.915	0.859	0.901	1.299	1.386	0.971
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.855	0.810	0.858	1.160	1.307	0.939
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.804	0.753	0.824	1.044	1.255	0.910
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.804	0.753	0.824	1.044	1.216	0.910
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.915	0.842	0.901	1.299	1.386	0.934
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.855	0.794	0.858	1.160	1.307	0.903

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.804	0.739	0.824	1.044	1.255	0.875
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.804	0.739	0.824	1.044	1.216	0.875
DV11	MC1	ED0	EXP4	MRG5	LIM0	RENO	1.034	1.008	1.018	1.372	1.648	1.244
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.966	0.951	0.970	1.225	1.555	1.202
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.908	0.884	0.931	1.102	1.492	1.166
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.908	0.884	0.931	1.102	1.446	1.166
DV11	MC1	ED0	EXP4	MRG5	LIM1	RENO	1.034	0.902	0.998	1.372	1.648	1.176
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.966	0.851	0.951	1.225	1.555	1.136
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.908	0.791	0.913	1.102	1.492	1.102
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.908	0.791	0.913	1.102	1.446	1.102
DV11	MC1	ED0	EXP4	MRG5	LIM2	RENO	1.034	0.884	0.998	1.372	1.648	1.131
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.966	0.834	0.951	1.225	1.555	1.093
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.908	0.776	0.913	1.102	1.492	1.060
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.908	0.776	0.913	1.102	1.446	1.060
DV11	MC1	ED1	EXP4	MRG0	LIM0	RENO	1.140	1.091	1.107	1.444	1.498	1.082
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN1	1.065	1.029	1.054	1.289	1.413	1.045
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN2	1.001	0.957	1.012	1.160	1.357	1.014
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN3	1.001	0.957	1.012	1.160	1.314	1.014
DV11	MC1	ED1	EXP4	MRG0	LIM1	RENO	1.140	0.976	1.085	1.444	1.498	1.023
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN1	1.065	0.921	1.034	1.289	1.413	0.988
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN2	1.001	0.856	0.992	1.160	1.357	0.958
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN3	1.001	0.856	0.992	1.160	1.314	0.958
DV11	MC1	ED1	EXP4	MRG0	LIM2	RENO	1.140	0.957	1.085	1.444	1.498	0.983
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN1	1.065	0.903	1.034	1.289	1.413	0.950
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN2	1.001	0.839	0.992	1.160	1.357	0.922
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN3	1.001	0.839	0.992	1.160	1.314	0.922
DV11	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.866	0.872	0.941	1.242	1.348	0.973
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.809	0.823	0.896	1.109	1.272	0.941
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.761	0.765	0.860	0.998	1.221	0.912
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.761	0.765	0.860	0.998	1.183	0.912
DV11	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.866	0.781	0.922	1.242	1.348	0.920
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.809	0.736	0.879	1.109	1.272	0.889
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.761	0.685	0.843	0.998	1.221	0.863
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.761	0.685	0.843	0.998	1.183	0.863
DV11	MC1	ED1	EXP4	MRG1	LIM2	RENO	0.866	0.765	0.922	1.242	1.348	0.885
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.809	0.722	0.879	1.109	1.272	0.855
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.761	0.671	0.843	0.998	1.221	0.829
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.761	0.671	0.843	0.998	1.183	0.829
DV11	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.798	0.742	0.841	1.083	1.124	0.703
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.745	0.700	0.801	0.967	1.060	0.679
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.701	0.651	0.769	0.870	1.018	0.659
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.701	0.651	0.769	0.870	0.986	0.659
DV11	MC1	ED1	EXP4	MRG2	LIM1	RENO	0.798	0.664	0.825	1.083	1.124	0.665
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.745	0.626	0.786	0.967	1.060	0.642
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.701	0.582	0.754	0.870	1.018	0.623
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.701	0.582	0.754	0.870	0.986	0.623
DV11	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.798	0.651	0.825	1.083	1.124	0.639
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.745	0.614	0.786	0.967	1.060	0.618
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.701	0.571	0.754	0.870	1.018	0.599
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.701	0.571	0.754	0.870	0.986	0.599
DV11	MC1	ED1	EXP4	MRG3	LIM0	RENO	0.826	0.747	0.886	1.184	1.348	0.865
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.772	0.705	0.843	1.057	1.272	0.836
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.726	0.655	0.810	0.951	1.221	0.811
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.726	0.655	0.810	0.951	1.183	0.811
DV11	MC1	ED1	EXP4	MRG3	LIM1	RENO	0.826	0.668	0.868	1.184	1.348	0.818
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.772	0.631	0.827	1.057	1.272	0.790
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.726	0.586	0.794	0.951	1.221	0.767
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.726	0.586	0.794	0.951	1.183	0.767
DV11	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.826	0.655	0.868	1.184	1.348	0.787
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.772	0.618	0.827	1.057	1.272	0.760
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.726	0.575	0.794	0.951	1.221	0.737
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.726	0.575	0.794	0.951	1.183	0.737
DV11	MC1	ED1	EXP4	MRG4	LIM0	RENO	0.832	0.872	0.919	1.299	1.386	1.028
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.777	0.823	0.875	1.160	1.307	0.993
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.731	0.765	0.840	1.044	1.255	0.963
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.731	0.765	0.840	1.044	1.216	0.963
DV11	MC1	ED1	EXP4	MRG4	LIM1	RENO	0.832	0.781	0.901	1.299	1.386	0.971
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.777	0.736	0.858	1.160	1.307	0.939
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.731	0.685	0.824	1.044	1.255	0.910
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.731	0.685	0.824	1.044	1.216	0.910

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.832	0.765	0.901	1.299	1.386	0.934
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.777	0.722	0.858	1.160	1.307	0.903
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.731	0.671	0.824	1.044	1.255	0.875
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.731	0.671	0.824	1.044	1.216	0.875
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.940	0.916	1.018	1.372	1.648	1.244
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.879	0.864	0.970	1.225	1.555	1.202
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.826	0.804	0.931	1.102	1.492	1.166
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.826	0.804	0.931	1.102	1.446	1.166
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.940	0.820	0.998	1.372	1.648	1.176
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.879	0.773	0.951	1.225	1.555	1.136
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.826	0.719	0.913	1.102	1.492	1.102
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.826	0.719	0.913	1.102	1.446	1.102
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.940	0.804	0.998	1.372	1.648	1.131
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.879	0.758	0.951	1.225	1.555	1.093
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.826	0.705	0.913	1.102	1.492	1.060
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.826	0.705	0.913	1.102	1.446	1.060
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.984	1.010	1.072	1.292	1.434	1.036
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.920	0.953	1.021	1.153	1.352	1.001
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.865	0.886	0.980	1.038	1.298	0.971
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.865	0.886	0.980	1.038	1.258	0.971
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.984	0.904	1.051	1.292	1.434	0.980
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.920	0.853	1.001	1.153	1.352	0.946
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.865	0.793	0.961	1.038	1.298	0.918
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.865	0.793	0.961	1.038	1.258	0.918
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.984	0.886	1.051	1.292	1.434	0.942
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.920	0.836	1.001	1.153	1.352	0.910
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.865	0.777	0.961	1.038	1.298	0.883
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.865	0.777	0.961	1.038	1.258	0.883
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.867	0.929	0.962	1.111	1.271	0.974
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.810	0.876	0.916	0.992	1.199	0.941
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.762	0.815	0.880	0.893	1.151	0.913
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.762	0.815	0.880	0.893	1.115	0.913
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.867	0.831	0.943	1.111	1.271	0.921
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.810	0.784	0.898	0.992	1.199	0.890
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.762	0.729	0.863	0.893	1.151	0.863
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.762	0.729	0.863	0.893	1.115	0.863
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.867	0.815	0.943	1.111	1.271	0.886
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.810	0.768	0.898	0.992	1.199	0.856
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.762	0.715	0.863	0.893	1.151	0.830
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.762	0.715	0.863	0.893	1.115	0.830
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.805	0.782	0.785	0.969	1.149	0.696
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.752	0.738	0.748	0.865	1.084	0.673
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.707	0.686	0.718	0.779	1.041	0.653
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.707	0.686	0.718	0.779	1.008	0.653
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.805	0.699	0.770	0.969	1.149	0.658
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.752	0.660	0.733	0.865	1.084	0.636
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.707	0.614	0.704	0.779	1.041	0.617
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.707	0.614	0.704	0.779	1.008	0.617
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.805	0.686	0.770	0.969	1.149	0.633
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.752	0.647	0.733	0.865	1.084	0.612
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.707	0.602	0.704	0.779	1.041	0.593
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.707	0.602	0.704	0.779	1.008	0.593
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.852	0.849	0.883	1.059	1.157	0.900
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.796	0.801	0.841	0.946	1.092	0.870
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.749	0.745	0.808	0.851	1.048	0.844
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.749	0.745	0.808	0.851	1.015	0.844
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.852	0.760	0.866	1.059	1.157	0.851
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.796	0.717	0.825	0.946	1.092	0.822
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.749	0.667	0.792	0.851	1.048	0.798
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.749	0.667	0.792	0.851	1.015	0.798
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.852	0.745	0.866	1.059	1.157	0.818
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.796	0.703	0.825	0.946	1.092	0.791
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.749	0.653	0.792	0.851	1.048	0.767
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.749	0.653	0.792	0.851	1.015	0.767
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.910	0.878	0.983	1.163	1.273	1.083
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.850	0.828	0.936	1.038	1.201	1.046
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.799	0.770	0.899	0.934	1.153	1.015
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.799	0.770	0.899	0.934	1.117	1.015
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.910	0.785	0.964	1.163	1.273	1.024
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.850	0.741	0.918	1.038	1.201	0.989

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.799	0.689	0.881	0.934	1.153	0.959
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.799	0.689	0.881	0.934	1.117	0.959
DV12	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.910	0.770	0.964	1.163	1.273	0.984
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.850	0.726	0.918	1.038	1.201	0.951
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.799	0.675	0.881	0.934	1.153	0.922
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.799	0.675	0.881	0.934	1.117	0.922
DV12	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.957	0.970	1.118	1.227	1.321	1.303
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.894	0.915	1.065	1.096	1.247	1.259
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.840	0.851	1.023	0.986	1.197	1.222
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.840	0.851	1.023	0.986	1.159	1.222
DV12	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.957	0.868	1.097	1.227	1.321	1.232
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.894	0.819	1.044	1.096	1.247	1.191
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.840	0.761	1.003	0.986	1.197	1.155
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.840	0.761	1.003	0.986	1.159	1.155
DV12	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.957	0.851	1.097	1.227	1.321	1.185
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.894	0.803	1.044	1.096	1.247	1.145
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.840	0.746	1.003	0.986	1.197	1.111
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.840	0.746	1.003	0.986	1.159	1.111
DV12	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.895	0.918	1.072	1.292	1.434	1.036
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.836	0.866	1.021	1.153	1.352	1.001
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.786	0.806	0.980	1.038	1.298	0.971
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.786	0.806	0.980	1.038	1.258	0.971
DV12	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.895	0.822	1.051	1.292	1.434	0.980
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.836	0.775	1.001	1.153	1.352	0.946
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.786	0.721	0.961	1.038	1.298	0.918
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.786	0.721	0.961	1.038	1.258	0.918
DV12	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.895	0.806	1.051	1.292	1.434	0.942
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.836	0.760	1.001	1.153	1.352	0.910
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.786	0.707	0.961	1.038	1.298	0.883
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.786	0.707	0.961	1.038	1.258	0.883
DV12	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.788	0.844	0.962	1.111	1.271	0.974
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.737	0.796	0.916	0.992	1.199	0.941
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.692	0.741	0.880	0.893	1.151	0.913
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.692	0.741	0.880	0.893	1.115	0.913
DV12	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.788	0.755	0.943	1.111	1.271	0.921
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.737	0.713	0.898	0.992	1.199	0.890
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.692	0.663	0.863	0.893	1.151	0.863
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.692	0.663	0.863	0.893	1.115	0.863
DV12	MC0	ED1	EXP4	MRG1	LIM2	RENO	0.788	0.741	0.943	1.111	1.271	0.886
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.737	0.699	0.898	0.992	1.199	0.856
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.692	0.650	0.863	0.893	1.151	0.830
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.692	0.650	0.863	0.893	1.115	0.830
DV12	MC0	ED1	EXP4	MRG2	LIM0	RENO	0.732	0.711	0.785	0.969	1.149	0.696
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.684	0.670	0.748	0.865	1.084	0.673
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.643	0.624	0.718	0.779	1.041	0.653
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.643	0.624	0.718	0.779	1.008	0.653
DV12	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.732	0.636	0.770	0.969	1.149	0.658
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.684	0.600	0.733	0.865	1.084	0.636
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.643	0.558	0.704	0.779	1.041	0.617
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.643	0.558	0.704	0.779	1.008	0.617
DV12	MC0	ED1	EXP4	MRG2	LIM2	RENO	0.732	0.623	0.770	0.969	1.149	0.633
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.684	0.588	0.733	0.865	1.084	0.612
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.643	0.547	0.704	0.779	1.041	0.593
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.643	0.547	0.704	0.779	1.008	0.593
DV12	MC0	ED1	EXP4	MRG3	LIM0	RENO	0.775	0.772	0.883	1.059	1.157	0.900
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.724	0.728	0.841	0.946	1.092	0.870
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.680	0.677	0.808	0.851	1.048	0.844
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.680	0.677	0.808	0.851	1.015	0.844
DV12	MC0	ED1	EXP4	MRG3	LIM1	RENO	0.775	0.691	0.866	1.059	1.157	0.851
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.724	0.652	0.825	0.946	1.092	0.822
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.680	0.606	0.792	0.851	1.048	0.798
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.680	0.606	0.792	0.851	1.015	0.798
DV12	MC0	ED1	EXP4	MRG3	LIM2	RENO	0.775	0.677	0.866	1.059	1.157	0.818
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.724	0.639	0.825	0.946	1.092	0.791
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.680	0.594	0.792	0.851	1.048	0.767
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.680	0.594	0.792	0.851	1.015	0.767
DV12	MC0	ED1	EXP4	MRG4	LIM0	RENO	0.827	0.798	0.983	1.163	1.273	1.083
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.773	0.753	0.936	1.038	1.201	1.046
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.726	0.700	0.899	0.934	1.153	1.015
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.726	0.700	0.899	0.934	1.117	1.015

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.827	0.714	0.964	1.163	1.273	1.024
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.773	0.673	0.918	1.038	1.201	0.989
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.726	0.626	0.881	0.934	1.153	0.959
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.726	0.626	0.881	0.934	1.117	0.959
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.827	0.700	0.964	1.163	1.273	0.984
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.773	0.660	0.918	1.038	1.201	0.951
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.726	0.614	0.881	0.934	1.153	0.922
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.726	0.614	0.881	0.934	1.117	0.922
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.870	0.882	1.118	1.227	1.321	1.303
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.813	0.832	1.065	1.096	1.247	1.259
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.764	0.774	1.023	0.986	1.197	1.222
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.764	0.774	1.023	0.986	1.159	1.222
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.870	0.789	1.097	1.227	1.321	1.232
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.813	0.744	1.044	1.096	1.247	1.191
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.764	0.692	1.003	0.986	1.197	1.155
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.764	0.692	1.003	0.986	1.159	1.155
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.870	0.773	1.097	1.227	1.321	1.185
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.813	0.730	1.044	1.096	1.247	1.145
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.764	0.679	1.003	0.986	1.197	1.111
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.764	0.679	1.003	0.986	1.159	1.111
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.935	0.960	1.018	1.227	1.362	0.984
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.874	0.905	0.970	1.096	1.285	0.951
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.821	0.842	0.931	0.986	1.233	0.922
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.821	0.842	0.931	0.986	1.195	0.922
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.935	0.859	0.998	1.227	1.362	0.931
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.874	0.810	0.951	1.096	1.285	0.899
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.821	0.753	0.913	0.986	1.233	0.872
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.821	0.753	0.913	0.986	1.195	0.872
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.935	0.842	0.998	1.227	1.362	0.895
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.874	0.794	0.951	1.096	1.285	0.865
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.821	0.739	0.913	0.986	1.233	0.839
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.821	0.739	0.913	0.986	1.195	0.839
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.824	0.882	0.914	1.055	1.207	0.926
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.770	0.832	0.871	0.942	1.139	0.894
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.724	0.774	0.836	0.848	1.093	0.868
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.724	0.774	0.836	0.848	1.059	0.868
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.824	0.789	0.896	1.055	1.207	0.875
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.770	0.745	0.854	0.942	1.139	0.846
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.724	0.693	0.819	0.848	1.093	0.820
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.724	0.693	0.819	0.848	1.059	0.820
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.824	0.774	0.896	1.055	1.207	0.842
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.770	0.730	0.854	0.942	1.139	0.813
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.724	0.679	0.819	0.848	1.093	0.789
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.724	0.679	0.819	0.848	1.059	0.789
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.765	0.743	0.746	0.920	1.092	0.662
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.715	0.701	0.711	0.822	1.030	0.639
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.672	0.652	0.682	0.740	0.989	0.620
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.672	0.652	0.682	0.740	0.958	0.620
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.765	0.664	0.732	0.920	1.092	0.625
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.715	0.627	0.697	0.822	1.030	0.604
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.672	0.583	0.669	0.740	0.989	0.586
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.672	0.583	0.669	0.740	0.958	0.586
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.765	0.651	0.732	0.920	1.092	0.601
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.715	0.615	0.697	0.822	1.030	0.581
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.672	0.572	0.669	0.740	0.989	0.564
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.672	0.572	0.669	0.740	0.958	0.564
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.809	0.807	0.839	1.006	1.099	0.855
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.756	0.761	0.799	0.899	1.037	0.826
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.711	0.708	0.767	0.809	0.996	0.801
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.711	0.708	0.767	0.809	0.965	0.801
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.809	0.722	0.823	1.006	1.099	0.808
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.756	0.681	0.784	0.899	1.037	0.781
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.711	0.633	0.752	0.809	0.996	0.758
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.711	0.633	0.752	0.809	0.965	0.758
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.809	0.708	0.823	1.006	1.099	0.777
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.756	0.668	0.784	0.899	1.037	0.751
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.711	0.621	0.752	0.809	0.996	0.729
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.711	0.621	0.752	0.809	0.965	0.729
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.864	0.834	0.934	1.105	1.209	1.029
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.808	0.787	0.890	0.986	1.141	0.994

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.759	0.732	0.854	0.888	1.095	0.964
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.759	0.732	0.854	0.888	1.061	0.964
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.864	0.746	0.916	1.105	1.209	0.972
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.808	0.704	0.872	0.986	1.141	0.940
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.759	0.655	0.837	0.888	1.095	0.911
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.759	0.655	0.837	0.888	1.061	0.911
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.864	0.731	0.916	1.105	1.209	0.935
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.808	0.690	0.872	0.986	1.141	0.903
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.759	0.642	0.837	0.888	1.095	0.876
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.759	0.642	0.837	0.888	1.061	0.876
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN0	0.909	0.921	1.063	1.166	1.255	1.238
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.849	0.869	1.012	1.041	1.184	1.196
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.798	0.808	0.971	0.937	1.137	1.161
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.798	0.808	0.971	0.937	1.101	1.161
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.909	0.824	1.042	1.166	1.255	1.171
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.849	0.778	0.992	1.041	1.184	1.131
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.798	0.723	0.952	0.937	1.137	1.097
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.798	0.723	0.952	0.937	1.101	1.097
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.909	0.808	1.042	1.166	1.255	1.126
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.849	0.763	0.992	1.041	1.184	1.088
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.798	0.709	0.952	0.937	1.137	1.055
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.798	0.709	0.952	0.937	1.101	1.055
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.850	0.872	1.018	1.227	1.362	0.984
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.794	0.823	0.970	1.096	1.285	0.951
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.747	0.765	0.931	0.986	1.233	0.922
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.747	0.765	0.931	0.986	1.195	0.922
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.850	0.781	0.998	1.227	1.362	0.931
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.794	0.736	0.951	1.096	1.285	0.899
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.747	0.685	0.913	0.986	1.233	0.872
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.747	0.685	0.913	0.986	1.195	0.872
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.850	0.765	0.998	1.227	1.362	0.895
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.794	0.722	0.951	1.096	1.285	0.865
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.747	0.671	0.913	0.986	1.233	0.839
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.747	0.671	0.913	0.986	1.195	0.839
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.749	0.802	0.914	1.055	1.207	0.926
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.700	0.757	0.871	0.942	1.139	0.894
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.658	0.704	0.836	0.848	1.093	0.868
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.658	0.704	0.836	0.848	1.059	0.868
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.749	0.718	0.896	1.055	1.207	0.875
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.700	0.677	0.854	0.942	1.139	0.846
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.658	0.630	0.819	0.848	1.093	0.820
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.658	0.630	0.819	0.848	1.059	0.820
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.749	0.703	0.896	1.055	1.207	0.842
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.700	0.664	0.854	0.942	1.139	0.813
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.658	0.617	0.819	0.848	1.093	0.789
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.658	0.617	0.819	0.848	1.059	0.789
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.695	0.675	0.746	0.920	1.092	0.662
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.650	0.637	0.711	0.822	1.030	0.639
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.611	0.592	0.682	0.740	0.989	0.620
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.611	0.592	0.682	0.740	0.958	0.620
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.695	0.604	0.732	0.920	1.092	0.625
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.650	0.570	0.697	0.822	1.030	0.604
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.611	0.530	0.669	0.740	0.989	0.586
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.611	0.530	0.669	0.740	0.958	0.586
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.695	0.592	0.732	0.920	1.092	0.601
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.650	0.559	0.697	0.822	1.030	0.581
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.611	0.520	0.669	0.740	0.989	0.564
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.611	0.520	0.669	0.740	0.958	0.564
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.736	0.733	0.839	1.006	1.099	0.855
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.688	0.692	0.799	0.899	1.037	0.826
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.646	0.643	0.767	0.809	0.996	0.801
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.646	0.643	0.767	0.809	0.965	0.801
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.736	0.656	0.823	1.006	1.099	0.808
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.688	0.619	0.784	0.899	1.037	0.781
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.646	0.576	0.752	0.809	0.996	0.758
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.646	0.576	0.752	0.809	0.965	0.758
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.736	0.643	0.823	1.006	1.099	0.777
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.688	0.607	0.784	0.899	1.037	0.751
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.646	0.564	0.752	0.809	0.996	0.729
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.646	0.564	0.752	0.809	0.965	0.729

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.786	0.758	0.934	1.105	1.209	1.029
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.734	0.715	0.890	0.986	1.141	0.994
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.690	0.665	0.854	0.888	1.095	0.964
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.690	0.665	0.854	0.888	1.061	0.964
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.786	0.678	0.916	1.105	1.209	0.972
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.734	0.640	0.872	0.986	1.141	0.940
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.690	0.595	0.837	0.888	1.095	0.911
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.690	0.595	0.837	0.888	1.061	0.911
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.786	0.665	0.916	1.105	1.209	0.935
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.734	0.627	0.872	0.986	1.141	0.903
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.690	0.583	0.837	0.888	1.095	0.876
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.690	0.583	0.837	0.888	1.061	0.876
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.826	0.838	1.063	1.166	1.255	1.238
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.772	0.790	1.012	1.041	1.184	1.196
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.726	0.735	0.971	0.937	1.137	1.161
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.726	0.735	0.971	0.937	1.101	1.161
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.826	0.750	1.042	1.166	1.255	1.171
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.772	0.707	0.992	1.041	1.184	1.131
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.726	0.658	0.952	0.937	1.137	1.097
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.726	0.658	0.952	0.937	1.101	1.097
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.826	0.735	1.042	1.166	1.255	1.126
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.772	0.693	0.992	1.041	1.184	1.088
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.726	0.645	0.952	0.937	1.137	1.055
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.726	0.645	0.952	0.937	1.101	1.055
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.966	0.947	1.049	1.368	1.493	1.082
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.903	0.893	0.999	1.221	1.409	1.045
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.848	0.831	0.959	1.099	1.352	1.014
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.848	0.831	0.959	1.099	1.310	1.014
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.966	0.847	1.028	1.368	1.493	1.023
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.903	0.799	0.979	1.221	1.409	0.988
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.848	0.743	0.940	1.099	1.352	0.958
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.848	0.743	0.940	1.099	1.310	0.958
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.966	0.831	1.028	1.368	1.493	0.983
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.903	0.784	0.979	1.221	1.409	0.950
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.848	0.729	0.940	1.099	1.352	0.922
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.848	0.729	0.940	1.099	1.310	0.922
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.851	0.871	0.941	1.176	1.324	1.017
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.795	0.821	0.897	1.050	1.249	0.983
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.747	0.764	0.861	0.945	1.199	0.953
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.747	0.764	0.861	0.945	1.161	0.953
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.851	0.779	0.923	1.176	1.324	0.962
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.795	0.735	0.879	1.050	1.249	0.929
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.747	0.683	0.844	0.945	1.199	0.901
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.747	0.683	0.844	0.945	1.161	0.901
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.851	0.764	0.923	1.176	1.324	0.925
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.795	0.720	0.879	1.050	1.249	0.893
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.747	0.670	0.844	0.945	1.199	0.867
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.747	0.670	0.844	0.945	1.161	0.867
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.790	0.733	0.768	1.026	1.197	0.727
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.738	0.691	0.732	0.916	1.129	0.702
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.694	0.643	0.702	0.824	1.084	0.681
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.694	0.643	0.702	0.824	1.050	0.681
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.790	0.656	0.753	1.026	1.197	0.687
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.738	0.619	0.717	0.916	1.129	0.664
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.694	0.575	0.689	0.824	1.084	0.644
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.694	0.575	0.689	0.824	1.050	0.644
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.790	0.643	0.753	1.026	1.197	0.661
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.738	0.607	0.717	0.916	1.129	0.639
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.694	0.564	0.689	0.824	1.084	0.619
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.694	0.564	0.689	0.824	1.050	0.619
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.836	0.796	0.864	1.122	1.206	0.940
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.781	0.751	0.823	1.001	1.137	0.908
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.734	0.698	0.790	0.901	1.092	0.881
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.734	0.698	0.790	0.901	1.058	0.881
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.836	0.712	0.847	1.122	1.206	0.888
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.781	0.672	0.807	1.001	1.137	0.858
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.734	0.625	0.775	0.901	1.092	0.833
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.734	0.625	0.775	0.901	1.058	0.833
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.836	0.698	0.847	1.122	1.206	0.854
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.781	0.659	0.807	1.001	1.137	0.825

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.734	0.613	0.775	0.901	1.092	0.801
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.734	0.613	0.775	0.901	1.058	0.801
DV13	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.893	0.823	0.962	1.231	1.326	1.130
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.834	0.776	0.916	1.099	1.251	1.092
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.784	0.722	0.879	0.989	1.201	1.059
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.784	0.722	0.879	0.989	1.163	1.059
DV13	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.893	0.736	0.943	1.231	1.326	1.069
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.834	0.695	0.898	1.099	1.251	1.032
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.784	0.646	0.862	0.989	1.201	1.001
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.784	0.646	0.862	0.989	1.163	1.001
DV13	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.893	0.722	0.943	1.231	1.326	1.028
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.834	0.681	0.898	1.099	1.251	0.993
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.784	0.633	0.862	0.989	1.201	0.963
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.784	0.633	0.862	0.989	1.163	0.963
DV13	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.939	0.909	1.094	1.299	1.377	1.361
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.877	0.858	1.042	1.160	1.299	1.315
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.825	0.798	1.000	1.044	1.247	1.275
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.825	0.798	1.000	1.044	1.208	1.275
DV13	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.939	0.814	1.073	1.299	1.377	1.287
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.877	0.768	1.022	1.160	1.299	1.243
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.825	0.714	0.981	1.044	1.247	1.206
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.825	0.714	0.981	1.044	1.208	1.206
DV13	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.939	0.798	1.073	1.299	1.377	1.237
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.877	0.752	1.022	1.160	1.299	1.195
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.825	0.700	0.981	1.044	1.247	1.159
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.825	0.700	0.981	1.044	1.208	1.159
DV13	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.878	0.861	1.049	1.368	1.493	1.082
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.821	0.812	0.999	1.221	1.409	1.045
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.771	0.755	0.959	1.099	1.352	1.014
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.771	0.755	0.959	1.099	1.310	1.014
DV13	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.878	0.770	1.028	1.368	1.493	1.023
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.821	0.727	0.979	1.221	1.409	0.988
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.771	0.676	0.940	1.099	1.352	0.958
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.771	0.676	0.940	1.099	1.310	0.958
DV13	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.878	0.755	1.028	1.368	1.493	0.983
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.821	0.713	0.979	1.221	1.409	0.950
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.771	0.663	0.940	1.099	1.352	0.922
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.771	0.663	0.940	1.099	1.310	0.922
DV13	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.773	0.791	0.941	1.176	1.324	1.017
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.723	0.747	0.897	1.050	1.249	0.983
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.679	0.694	0.861	0.945	1.199	0.953
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.679	0.694	0.861	0.945	1.161	0.953
DV13	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.773	0.708	0.923	1.176	1.324	0.962
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.723	0.668	0.879	1.050	1.249	0.929
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.679	0.621	0.844	0.945	1.199	0.901
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.679	0.621	0.844	0.945	1.161	0.901
DV13	MC0	ED1	EXP4	MRG1	LIM2	RENO	0.773	0.694	0.923	1.176	1.324	0.925
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.723	0.655	0.879	1.050	1.249	0.893
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.679	0.609	0.844	0.945	1.199	0.867
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.679	0.609	0.844	0.945	1.161	0.867
DV13	MC0	ED1	EXP4	MRG2	LIM0	RENO	0.718	0.666	0.768	1.026	1.197	0.727
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.671	0.629	0.732	0.916	1.129	0.702
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.631	0.585	0.702	0.824	1.084	0.681
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.631	0.585	0.702	0.824	1.050	0.681
DV13	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.718	0.596	0.753	1.026	1.197	0.687
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.671	0.562	0.717	0.916	1.129	0.664
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.631	0.523	0.689	0.824	1.084	0.644
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.631	0.523	0.689	0.824	1.050	0.644
DV13	MC0	ED1	EXP4	MRG2	LIM2	RENO	0.718	0.584	0.753	1.026	1.197	0.661
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.671	0.551	0.717	0.916	1.129	0.639
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.631	0.513	0.689	0.824	1.084	0.619
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.631	0.513	0.689	0.824	1.050	0.619
DV13	MC0	ED1	EXP4	MRG3	LIM0	RENO	0.760	0.724	0.864	1.122	1.206	0.940
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.710	0.683	0.823	1.001	1.137	0.908
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.668	0.635	0.790	0.901	1.092	0.881
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.668	0.635	0.790	0.901	1.058	0.881
DV13	MC0	ED1	EXP4	MRG3	LIM1	RENO	0.760	0.647	0.847	1.122	1.206	0.888
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.710	0.611	0.807	1.001	1.137	0.858
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.668	0.568	0.775	0.901	1.092	0.833
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.668	0.568	0.775	0.901	1.058	0.833

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.760	0.635	0.847	1.122	1.206	0.854
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.710	0.599	0.807	1.001	1.137	0.825
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.668	0.557	0.775	0.901	1.092	0.801
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.668	0.557	0.775	0.901	1.058	0.801
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.811	0.748	0.962	1.231	1.326	1.130
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.758	0.706	0.916	1.099	1.251	1.092
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.713	0.656	0.879	0.989	1.201	1.059
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.713	0.656	0.879	0.989	1.163	1.059
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.811	0.669	0.943	1.231	1.326	1.069
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.758	0.631	0.898	1.099	1.251	1.032
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.713	0.587	0.862	0.989	1.201	1.001
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.713	0.587	0.862	0.989	1.163	1.001
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.811	0.656	0.943	1.231	1.326	1.028
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.758	0.619	0.898	1.099	1.251	0.993
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.713	0.576	0.862	0.989	1.201	0.963
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.713	0.576	0.862	0.989	1.163	0.963
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.853	0.827	1.094	1.299	1.377	1.361
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.797	0.780	1.042	1.160	1.299	1.315
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.750	0.725	1.000	1.044	1.247	1.275
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.750	0.725	1.000	1.044	1.208	1.275
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.853	0.740	1.073	1.299	1.377	1.287
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.797	0.698	1.022	1.160	1.299	1.243
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.750	0.649	0.981	1.044	1.247	1.206
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.750	0.649	0.981	1.044	1.208	1.206
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.853	0.725	1.073	1.299	1.377	1.237
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.797	0.684	1.022	1.160	1.299	1.195
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.750	0.636	0.981	1.044	1.247	1.159
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.750	0.636	0.981	1.044	1.208	1.159
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.918	0.900	0.996	1.299	1.419	1.028
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.858	0.849	0.949	1.160	1.338	0.993
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.806	0.789	0.911	1.044	1.285	0.963
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.806	0.789	0.911	1.044	1.245	0.963
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.918	0.805	0.977	1.299	1.419	0.971
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.858	0.759	0.930	1.160	1.338	0.939
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.806	0.706	0.893	1.044	1.285	0.910
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.806	0.706	0.893	1.044	1.245	0.910
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.918	0.789	0.977	1.299	1.419	0.934
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.858	0.745	0.930	1.160	1.338	0.903
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.806	0.692	0.893	1.044	1.285	0.875
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.806	0.692	0.893	1.044	1.245	0.875
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.808	0.827	0.894	1.118	1.258	0.966
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.755	0.780	0.852	0.998	1.186	0.934
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.710	0.726	0.818	0.898	1.139	0.906
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.710	0.726	0.818	0.898	1.103	0.906
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.808	0.740	0.877	1.118	1.258	0.914
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.755	0.698	0.835	0.998	1.186	0.883
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.710	0.649	0.802	0.898	1.139	0.856
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.710	0.649	0.802	0.898	1.103	0.856
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.808	0.725	0.877	1.118	1.258	0.879
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.755	0.684	0.835	0.998	1.186	0.849
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.710	0.636	0.802	0.898	1.139	0.823
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.710	0.636	0.802	0.898	1.103	0.823
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.750	0.696	0.730	0.975	1.137	0.691
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.701	0.657	0.695	0.870	1.073	0.667
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.659	0.611	0.667	0.783	1.030	0.647
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.659	0.611	0.667	0.783	0.998	0.647
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.750	0.623	0.716	0.975	1.137	0.653
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.701	0.588	0.682	0.870	1.073	0.631
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.659	0.547	0.654	0.783	1.030	0.612
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.659	0.547	0.654	0.783	0.998	0.612
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.750	0.611	0.716	0.975	1.137	0.628
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.701	0.576	0.682	0.870	1.073	0.607
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.659	0.536	0.654	0.783	1.030	0.588
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.659	0.536	0.654	0.783	0.998	0.588
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.794	0.756	0.821	1.066	1.145	0.893
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.742	0.713	0.782	0.951	1.080	0.863
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.698	0.663	0.751	0.856	1.037	0.837
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.698	0.663	0.751	0.856	1.005	0.837
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.794	0.677	0.805	1.066	1.145	0.844
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.742	0.638	0.767	0.951	1.080	0.815

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.698	0.594	0.736	0.856	1.037	0.791
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.698	0.594	0.736	0.856	1.005	0.791
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.794	0.663	0.805	1.066	1.145	0.812
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.742	0.626	0.767	0.951	1.080	0.784
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.698	0.582	0.736	0.856	1.037	0.761
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.698	0.582	0.736	0.856	1.005	0.761
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.848	0.782	0.914	1.170	1.260	1.074
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.792	0.737	0.870	1.044	1.188	1.037
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.745	0.686	0.835	0.940	1.141	1.006
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.745	0.686	0.835	0.940	1.105	1.006
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.848	0.699	0.896	1.170	1.260	1.015
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.792	0.660	0.853	1.044	1.188	0.981
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.745	0.614	0.819	0.940	1.141	0.951
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.745	0.614	0.819	0.940	1.105	0.951
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.848	0.686	0.896	1.170	1.260	0.976
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.792	0.647	0.853	1.044	1.188	0.943
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.745	0.602	0.819	0.940	1.141	0.915
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.745	0.602	0.819	0.940	1.105	0.915
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN0	0.892	0.864	1.039	1.234	1.308	1.293
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.833	0.815	0.990	1.102	1.234	1.249
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.783	0.758	0.950	0.992	1.184	1.212
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.783	0.758	0.950	0.992	1.147	1.212
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.892	0.773	1.019	1.234	1.308	1.222
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.833	0.729	0.971	1.102	1.234	1.181
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.783	0.678	0.932	0.992	1.184	1.145
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.783	0.678	0.932	0.992	1.147	1.145
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.892	0.758	1.019	1.234	1.308	1.175
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.833	0.715	0.971	1.102	1.234	1.135
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.783	0.665	0.932	0.992	1.184	1.101
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.783	0.665	0.932	0.992	1.147	1.101
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.834	0.818	0.996	1.299	1.419	1.028
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.780	0.772	0.949	1.160	1.338	0.993
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.733	0.718	0.911	1.044	1.285	0.963
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.733	0.718	0.911	1.044	1.245	0.963
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.834	0.732	0.977	1.299	1.419	0.971
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.780	0.690	0.930	1.160	1.338	0.939
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.733	0.642	0.893	1.044	1.285	0.910
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.733	0.642	0.893	1.044	1.245	0.910
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.834	0.717	0.977	1.299	1.419	0.934
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.780	0.677	0.930	1.160	1.338	0.903
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.733	0.629	0.893	1.044	1.285	0.875
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.733	0.629	0.893	1.044	1.245	0.875
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.735	0.752	0.894	1.118	1.258	0.966
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.687	0.709	0.852	0.998	1.186	0.934
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.645	0.660	0.818	0.898	1.139	0.906
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.645	0.660	0.818	0.898	1.103	0.906
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.735	0.673	0.877	1.118	1.258	0.914
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.687	0.635	0.835	0.998	1.186	0.883
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.645	0.590	0.802	0.898	1.139	0.856
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.645	0.590	0.802	0.898	1.103	0.856
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.735	0.660	0.877	1.118	1.258	0.879
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.687	0.622	0.835	0.998	1.186	0.849
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.645	0.579	0.802	0.898	1.139	0.823
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.645	0.579	0.802	0.898	1.103	0.823
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.682	0.633	0.730	0.975	1.137	0.691
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.637	0.597	0.695	0.870	1.073	0.667
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.599	0.555	0.667	0.783	1.030	0.647
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.599	0.555	0.667	0.783	0.998	0.647
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.682	0.566	0.716	0.975	1.137	0.653
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.637	0.534	0.682	0.870	1.073	0.631
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.599	0.497	0.654	0.783	1.030	0.612
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.599	0.497	0.654	0.783	0.998	0.612
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.682	0.555	0.716	0.975	1.137	0.628
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.637	0.524	0.682	0.870	1.073	0.607
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.599	0.487	0.654	0.783	1.030	0.588
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.599	0.487	0.654	0.783	0.998	0.588
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.722	0.687	0.821	1.066	1.145	0.893
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.675	0.649	0.782	0.951	1.080	0.863
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.634	0.603	0.751	0.856	1.037	0.837
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.634	0.603	0.751	0.856	1.005	0.837

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.722	0.615	0.805	1.066	1.145	0.844
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.675	0.580	0.767	0.951	1.080	0.815
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.634	0.540	0.736	0.856	1.037	0.791
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.634	0.540	0.736	0.856	1.005	0.791
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.722	0.603	0.805	1.066	1.145	0.812
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.675	0.569	0.767	0.951	1.080	0.784
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.634	0.529	0.736	0.856	1.037	0.761
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.634	0.529	0.736	0.856	1.005	0.761
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.771	0.711	0.914	1.170	1.260	1.074
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.720	0.670	0.870	1.044	1.188	1.037
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.677	0.623	0.835	0.940	1.141	1.006
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.677	0.623	0.835	0.940	1.105	1.006
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.771	0.636	0.896	1.170	1.260	1.015
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.720	0.600	0.853	1.044	1.188	0.981
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.677	0.558	0.819	0.940	1.141	0.951
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.677	0.558	0.819	0.940	1.105	0.951
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.771	0.623	0.896	1.170	1.260	0.976
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.720	0.588	0.853	1.044	1.188	0.943
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.677	0.547	0.819	0.940	1.141	0.915
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.677	0.547	0.819	0.940	1.105	0.915
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.811	0.785	1.039	1.234	1.308	1.293
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.758	0.741	0.990	1.102	1.234	1.249
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.712	0.689	0.950	0.992	1.184	1.212
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.712	0.689	0.950	0.992	1.147	1.212
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.811	0.703	1.019	1.234	1.308	1.222
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.758	0.663	0.971	1.102	1.234	1.181
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.712	0.616	0.932	0.992	1.184	1.145
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.712	0.616	0.932	0.992	1.147	1.145
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.811	0.689	1.019	1.234	1.308	1.175
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.758	0.650	0.971	1.102	1.234	1.135
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.712	0.604	0.932	0.992	1.184	1.101
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.712	0.604	0.932	0.992	1.147	1.101
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.938	1.063	0.981	1.439	1.447	1.190
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.877	1.003	0.934	1.285	1.365	1.150
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.824	0.933	0.897	1.157	1.310	1.115
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.824	0.933	0.897	1.157	1.269	1.115
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.938	0.951	0.962	1.439	1.447	1.125
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.877	0.897	0.916	1.285	1.365	1.087
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.824	0.835	0.879	1.157	1.310	1.054
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.824	0.835	0.879	1.157	1.269	1.054
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.938	0.933	0.962	1.439	1.447	1.082
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.877	0.880	0.916	1.285	1.365	1.045
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.824	0.818	0.879	1.157	1.310	1.014
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.824	0.818	0.879	1.157	1.269	1.014
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.844	1.021	0.971	1.238	1.233	1.043
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.789	0.963	0.925	1.105	1.163	1.008
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.742	0.896	0.888	0.995	1.117	0.977
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.742	0.896	0.888	0.995	1.082	0.977
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.844	0.913	0.952	1.238	1.233	0.986
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.789	0.862	0.906	1.105	1.163	0.953
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.742	0.801	0.870	0.995	1.117	0.924
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.742	0.801	0.870	0.995	1.082	0.924
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.844	0.895	0.952	1.238	1.233	0.948
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.789	0.845	0.906	1.105	1.163	0.916
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.742	0.786	0.870	0.995	1.117	0.889
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.742	0.786	0.870	0.995	1.082	0.889
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.717	0.830	0.631	1.079	1.085	0.773
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.670	0.783	0.601	0.964	1.024	0.747
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.630	0.728	0.577	0.867	0.983	0.725
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.630	0.728	0.577	0.867	0.952	0.725
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.717	0.743	0.618	1.079	1.085	0.731
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.670	0.701	0.589	0.964	1.024	0.706
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.630	0.652	0.565	0.867	0.983	0.685
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.630	0.652	0.565	0.867	0.952	0.685
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.717	0.728	0.618	1.079	1.085	0.703
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.670	0.687	0.589	0.964	1.024	0.679
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.630	0.639	0.565	0.867	0.983	0.659
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.630	0.639	0.565	0.867	0.952	0.659
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.854	1.009	0.881	1.180	1.221	0.952
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.798	0.952	0.839	1.054	1.152	0.920

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.750	0.885	0.806	0.948	1.106	0.892
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.750	0.885	0.806	0.948	1.072	0.892
DV2d	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.854	0.903	0.864	1.180	1.221	0.900
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.798	0.851	0.823	1.054	1.152	0.869
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.750	0.792	0.790	0.948	1.106	0.843
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.750	0.792	0.790	0.948	1.072	0.843
DV2d	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.854	0.885	0.864	1.180	1.221	0.865
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.798	0.835	0.823	1.054	1.152	0.836
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.750	0.776	0.790	0.948	1.106	0.811
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.750	0.776	0.790	0.948	1.072	0.811
DV2d	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.914	1.021	0.939	1.295	1.338	1.207
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.854	0.963	0.894	1.157	1.262	1.166
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.803	0.896	0.858	1.041	1.212	1.131
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.803	0.896	0.858	1.041	1.174	1.131
DV2d	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.914	0.913	0.921	1.295	1.338	1.141
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.854	0.862	0.877	1.157	1.262	1.103
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.803	0.801	0.842	1.041	1.212	1.070
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.803	0.801	0.842	1.041	1.174	1.070
DV2d	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.914	0.895	0.921	1.295	1.338	1.097
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.854	0.845	0.877	1.157	1.262	1.060
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.803	0.786	0.842	1.041	1.212	1.028
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.803	0.786	0.842	1.041	1.174	1.028
DV2d	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.995	1.140	0.988	1.367	1.443	1.368
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.930	1.075	0.940	1.221	1.362	1.322
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.874	1.000	0.903	1.099	1.307	1.282
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.874	1.000	0.903	1.099	1.266	1.282
DV2d	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.995	1.020	0.968	1.367	1.443	1.294
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.930	0.962	0.922	1.221	1.362	1.250
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.874	0.895	0.885	1.099	1.307	1.212
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.874	0.895	0.885	1.099	1.266	1.212
DV2d	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.995	1.000	0.968	1.367	1.443	1.244
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.930	0.943	0.922	1.221	1.362	1.202
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.874	0.877	0.885	1.099	1.307	1.166
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.874	0.877	0.885	1.099	1.266	1.166
DV2d	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.853	0.967	0.981	1.439	1.447	1.190
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.797	0.912	0.934	1.285	1.365	1.150
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.749	0.848	0.897	1.157	1.310	1.115
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.749	0.848	0.897	1.157	1.269	1.115
DV2d	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.853	0.865	0.962	1.439	1.447	1.125
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.797	0.816	0.916	1.285	1.365	1.087
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.749	0.759	0.879	1.157	1.310	1.054
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.749	0.759	0.879	1.157	1.269	1.054
DV2d	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.853	0.848	0.962	1.439	1.447	1.082
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.797	0.800	0.916	1.285	1.365	1.045
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.749	0.744	0.879	1.157	1.310	1.014
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.749	0.744	0.879	1.157	1.269	1.014
DV2d	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.767	0.928	0.971	1.238	1.233	1.043
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.717	0.875	0.925	1.105	1.163	1.008
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.674	0.814	0.888	0.995	1.117	0.977
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.674	0.814	0.888	0.995	1.082	0.977
DV2d	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.767	0.830	0.952	1.238	1.233	0.986
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.717	0.783	0.906	1.105	1.163	0.953
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.674	0.728	0.870	0.995	1.117	0.924
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.674	0.728	0.870	0.995	1.082	0.924
DV2d	MC0	ED1	EXP4	MRG1	LIM2	RENO	0.767	0.814	0.952	1.238	1.233	0.948
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.717	0.768	0.906	1.105	1.163	0.916
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.674	0.714	0.870	0.995	1.117	0.889
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.674	0.714	0.870	0.995	1.082	0.889
DV2d	MC0	ED1	EXP4	MRG2	LIM0	RENO	0.652	0.755	0.631	1.079	1.085	0.773
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.609	0.712	0.601	0.964	1.024	0.747
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.573	0.662	0.577	0.867	0.983	0.725
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.573	0.662	0.577	0.867	0.952	0.725
DV2d	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.652	0.675	0.618	1.079	1.085	0.731
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.609	0.637	0.589	0.964	1.024	0.706
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.573	0.592	0.565	0.867	0.983	0.685
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.573	0.592	0.565	0.867	0.952	0.685
DV2d	MC0	ED1	EXP4	MRG2	LIM2	RENO	0.652	0.662	0.618	1.079	1.085	0.703
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.609	0.624	0.589	0.964	1.024	0.679
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.573	0.581	0.565	0.867	0.983	0.659
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.573	0.581	0.565	0.867	0.952	0.659

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.776	0.917	0.881	1.180	1.221	0.952
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.725	0.865	0.839	1.054	1.152	0.920
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.682	0.805	0.806	0.948	1.106	0.892
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.682	0.805	0.806	0.948	1.072	0.892
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.776	0.821	0.864	1.180	1.221	0.900
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.725	0.774	0.823	1.054	1.152	0.869
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.682	0.720	0.790	0.948	1.106	0.843
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.682	0.720	0.790	0.948	1.072	0.843
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.776	0.804	0.864	1.180	1.221	0.865
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.725	0.759	0.823	1.054	1.152	0.836
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.682	0.706	0.790	0.948	1.106	0.811
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.682	0.706	0.790	0.948	1.072	0.811
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.831	0.928	0.939	1.295	1.338	1.207
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.777	0.875	0.894	1.157	1.262	1.166
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.730	0.814	0.858	1.041	1.212	1.131
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.730	0.814	0.858	1.041	1.174	1.131
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.831	0.830	0.921	1.295	1.338	1.141
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.777	0.783	0.877	1.157	1.262	1.103
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.730	0.728	0.842	1.041	1.212	1.070
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.730	0.728	0.842	1.041	1.174	1.070
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.831	0.814	0.921	1.295	1.338	1.097
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.777	0.768	0.877	1.157	1.262	1.060
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.730	0.714	0.842	1.041	1.212	1.028
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.730	0.714	0.842	1.041	1.174	1.028
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.905	1.036	0.988	1.367	1.443	1.368
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.846	0.977	0.940	1.221	1.362	1.322
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.795	0.909	0.903	1.099	1.307	1.282
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.795	0.909	0.903	1.099	1.266	1.282
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.905	0.927	0.968	1.367	1.443	1.294
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.846	0.875	0.922	1.221	1.362	1.250
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.795	0.813	0.885	1.099	1.307	1.212
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.795	0.813	0.885	1.099	1.266	1.212
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.905	0.909	0.968	1.367	1.443	1.244
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.846	0.857	0.922	1.221	1.362	1.202
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.795	0.797	0.885	1.099	1.307	1.166
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.795	0.797	0.885	1.099	1.266	1.166
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.891	1.010	0.932	1.367	1.374	1.130
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.833	0.953	0.888	1.221	1.297	1.092
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.783	0.886	0.852	1.099	1.245	1.059
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.783	0.886	0.852	1.099	1.206	1.059
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.891	0.904	0.914	1.367	1.374	1.069
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.833	0.853	0.870	1.221	1.297	1.032
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.783	0.793	0.835	1.099	1.245	1.001
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.783	0.793	0.835	1.099	1.206	1.001
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.891	0.886	0.914	1.367	1.374	1.028
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.833	0.836	0.870	1.221	1.297	0.993
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.783	0.777	0.835	1.099	1.245	0.963
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.783	0.777	0.835	1.099	1.206	0.963
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.802	0.970	0.922	1.176	1.171	0.991
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.749	0.915	0.878	1.050	1.105	0.957
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.705	0.851	0.843	0.945	1.061	0.929
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.705	0.851	0.843	0.945	1.028	0.929
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.802	0.868	0.904	1.176	1.171	0.937
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.749	0.819	0.861	1.050	1.105	0.905
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.705	0.761	0.827	0.945	1.061	0.878
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.705	0.761	0.827	0.945	1.028	0.878
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.802	0.851	0.904	1.176	1.171	0.901
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.749	0.802	0.861	1.050	1.105	0.870
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.705	0.746	0.827	0.945	1.061	0.844
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.705	0.746	0.827	0.945	1.028	0.844
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.681	0.789	0.599	1.025	1.031	0.735
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.637	0.744	0.571	0.916	0.972	0.710
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.598	0.692	0.548	0.824	0.934	0.689
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.598	0.692	0.548	0.824	0.904	0.689
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.681	0.706	0.588	1.025	1.031	0.695
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.637	0.666	0.560	0.916	0.972	0.671
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.598	0.619	0.537	0.824	0.934	0.651
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.598	0.619	0.537	0.824	0.904	0.651
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.681	0.692	0.588	1.025	1.031	0.668
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.637	0.653	0.560	0.916	0.972	0.645

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.598	0.607	0.537	0.824	0.934	0.626
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.598	0.607	0.537	0.824	0.904	0.626
DV2d	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.811	0.958	0.837	1.121	1.160	0.904
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.758	0.904	0.798	1.001	1.095	0.874
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.712	0.841	0.766	0.901	1.051	0.847
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.712	0.841	0.766	0.901	1.018	0.847
DV2d	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.811	0.857	0.821	1.121	1.160	0.855
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.758	0.809	0.782	1.001	1.095	0.826
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.712	0.752	0.751	0.901	1.051	0.801
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.712	0.752	0.751	0.901	1.018	0.801
DV2d	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.811	0.841	0.821	1.121	1.160	0.822
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.758	0.793	0.782	1.001	1.095	0.794
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.712	0.738	0.751	0.901	1.051	0.770
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.712	0.738	0.751	0.901	1.018	0.770
DV2d	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.869	0.970	0.892	1.231	1.271	1.147
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.812	0.915	0.850	1.099	1.199	1.108
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.763	0.851	0.816	0.989	1.151	1.075
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.763	0.851	0.816	0.989	1.115	1.075
DV2d	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.869	0.868	0.875	1.231	1.271	1.084
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.812	0.819	0.833	1.099	1.199	1.048
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.763	0.761	0.800	0.989	1.151	1.016
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.763	0.761	0.800	0.989	1.115	1.016
DV2d	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.869	0.851	0.875	1.231	1.271	1.043
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.812	0.802	0.833	1.099	1.199	1.007
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.763	0.746	0.800	0.989	1.151	0.977
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.763	0.746	0.800	0.989	1.115	0.977
DV2d	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.946	1.083	0.938	1.299	1.371	1.300
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.884	1.021	0.893	1.160	1.294	1.256
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.831	0.950	0.858	1.044	1.242	1.218
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.831	0.950	0.858	1.044	1.203	1.218
DV2d	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.946	0.969	0.920	1.299	1.371	1.229
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.884	0.914	0.876	1.160	1.294	1.187
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.831	0.850	0.841	1.044	1.242	1.152
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.831	0.850	0.841	1.044	1.203	1.152
DV2d	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.946	0.950	0.920	1.299	1.371	1.182
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.884	0.896	0.876	1.160	1.294	1.142
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.831	0.833	0.841	1.044	1.242	1.107
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.831	0.833	0.841	1.044	1.203	1.107
DV2d	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.810	0.918	0.932	1.367	1.374	1.130
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.757	0.866	0.888	1.221	1.297	1.092
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.712	0.806	0.852	1.099	1.245	1.059
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.712	0.806	0.852	1.099	1.206	1.059
DV2d	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.810	0.822	0.914	1.367	1.374	1.069
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.757	0.775	0.870	1.221	1.297	1.032
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.712	0.721	0.835	1.099	1.245	1.001
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.712	0.721	0.835	1.099	1.206	1.001
DV2d	MC1	ED1	EXP4	MRG0	LIM2	RENO	0.810	0.806	0.914	1.367	1.374	1.028
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.757	0.760	0.870	1.221	1.297	0.993
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.712	0.707	0.835	1.099	1.245	0.963
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.712	0.707	0.835	1.099	1.206	0.963
DV2d	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.729	0.882	0.922	1.176	1.171	0.991
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.681	0.832	0.878	1.050	1.105	0.957
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.640	0.773	0.843	0.945	1.061	0.929
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.640	0.773	0.843	0.945	1.028	0.929
DV2d	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.729	0.789	0.904	1.176	1.171	0.937
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.681	0.744	0.861	1.050	1.105	0.905
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.640	0.692	0.827	0.945	1.061	0.878
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.640	0.692	0.827	0.945	1.028	0.878
DV2d	MC1	ED1	EXP4	MRG1	LIM2	RENO	0.729	0.773	0.904	1.176	1.171	0.901
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.681	0.730	0.861	1.050	1.105	0.870
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.640	0.678	0.827	0.945	1.061	0.844
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.640	0.678	0.827	0.945	1.028	0.844
DV2d	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.619	0.717	0.599	1.025	1.031	0.735
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.579	0.676	0.571	0.916	0.972	0.710
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.544	0.629	0.548	0.824	0.934	0.689
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.544	0.629	0.548	0.824	0.904	0.689
DV2d	MC1	ED1	EXP4	MRG2	LIM1	RENO	0.619	0.641	0.588	1.025	1.031	0.695
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.579	0.605	0.560	0.916	0.972	0.671
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.544	0.563	0.537	0.824	0.934	0.651
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.544	0.563	0.537	0.824	0.904	0.651

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.619	0.629	0.588	1.025	1.031	0.668
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.579	0.593	0.560	0.916	0.972	0.645
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.544	0.552	0.537	0.824	0.934	0.626
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.544	0.552	0.537	0.824	0.904	0.626
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.737	0.871	0.837	1.121	1.160	0.904
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.689	0.822	0.798	1.001	1.095	0.874
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.648	0.764	0.766	0.901	1.051	0.847
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.648	0.764	0.766	0.901	1.018	0.847
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.737	0.779	0.821	1.121	1.160	0.855
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.689	0.735	0.782	1.001	1.095	0.826
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.648	0.684	0.751	0.901	1.051	0.801
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.648	0.684	0.751	0.901	1.018	0.801
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.737	0.764	0.821	1.121	1.160	0.822
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.689	0.721	0.782	1.001	1.095	0.794
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.648	0.670	0.751	0.901	1.051	0.770
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.648	0.670	0.751	0.901	1.018	0.770
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.790	0.882	0.892	1.231	1.271	1.147
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.738	0.832	0.850	1.099	1.199	1.108
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.694	0.773	0.816	0.989	1.151	1.075
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.694	0.773	0.816	0.989	1.115	1.075
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.790	0.789	0.875	1.231	1.271	1.084
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.738	0.744	0.833	1.099	1.199	1.048
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.694	0.692	0.800	0.989	1.151	1.016
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.694	0.692	0.800	0.989	1.115	1.016
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.790	0.773	0.875	1.231	1.271	1.043
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.738	0.730	0.833	1.099	1.199	1.007
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.694	0.678	0.800	0.989	1.151	0.977
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.694	0.678	0.800	0.989	1.115	0.977
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.860	0.984	0.938	1.299	1.371	1.300
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.803	0.929	0.893	1.160	1.294	1.256
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.755	0.864	0.858	1.044	1.242	1.218
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.755	0.864	0.858	1.044	1.203	1.218
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.860	0.881	0.920	1.299	1.371	1.229
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.803	0.831	0.876	1.160	1.294	1.187
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.755	0.773	0.841	1.044	1.242	1.152
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.755	0.773	0.841	1.044	1.203	1.152
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.860	0.863	0.920	1.299	1.371	1.182
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.803	0.815	0.876	1.160	1.294	1.142
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.755	0.757	0.841	1.044	1.242	1.107
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.755	0.757	0.841	1.044	1.203	1.107
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.862	0.864	0.919	1.199	1.195	1.084
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.805	0.815	0.876	1.071	1.127	1.047
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.757	0.758	0.841	0.964	1.082	1.016
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.757	0.758	0.841	0.964	1.048	1.016
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.862	0.773	0.901	1.199	1.195	1.025
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.805	0.729	0.858	1.071	1.127	0.990
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.757	0.678	0.824	0.964	1.082	0.960
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.757	0.678	0.824	0.964	1.048	0.960
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.862	0.758	0.901	1.199	1.195	0.985
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.805	0.715	0.858	1.071	1.127	0.952
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.757	0.665	0.824	0.964	1.082	0.923
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.757	0.665	0.824	0.964	1.048	0.923
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.851	0.829	0.907	1.031	1.075	0.975
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.796	0.782	0.863	0.921	1.014	0.942
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.748	0.728	0.829	0.829	0.974	0.914
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.748	0.728	0.829	0.829	0.943	0.914
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.851	0.742	0.889	1.031	1.075	0.922
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.796	0.700	0.846	0.921	1.014	0.891
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.748	0.651	0.813	0.829	0.974	0.864
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.748	0.651	0.813	0.829	0.943	0.864
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.851	0.727	0.889	1.031	1.075	0.887
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.796	0.686	0.846	0.921	1.014	0.857
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.748	0.638	0.813	0.829	0.974	0.831
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.748	0.638	0.813	0.829	0.943	0.831
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.759	0.805	0.699	0.899	0.725	0.733
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.710	0.760	0.665	0.803	0.684	0.709
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.667	0.706	0.639	0.723	0.656	0.687
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.667	0.706	0.639	0.723	0.636	0.687
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.759	0.720	0.685	0.899	0.725	0.693
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.710	0.680	0.652	0.803	0.684	0.670

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.667	0.632	0.626	0.723	0.656	0.650
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.667	0.632	0.626	0.723	0.636	0.650
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.759	0.706	0.685	0.899	0.725	0.667
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.710	0.666	0.652	0.803	0.684	0.644
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.667	0.620	0.626	0.723	0.656	0.625
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.667	0.620	0.626	0.723	0.636	0.625
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.848	0.811	0.865	0.983	1.022	0.963
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.792	0.765	0.824	0.878	0.965	0.931
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.745	0.712	0.791	0.790	0.926	0.903
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.745	0.712	0.791	0.790	0.897	0.903
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.848	0.726	0.848	0.983	1.022	0.911
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.792	0.685	0.808	0.878	0.965	0.880
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.745	0.637	0.775	0.790	0.926	0.854
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.745	0.637	0.775	0.790	0.897	0.854
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.848	0.712	0.848	0.983	1.022	0.876
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.792	0.671	0.808	0.878	0.965	0.846
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.745	0.624	0.775	0.790	0.926	0.821
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.745	0.624	0.775	0.790	0.897	0.821
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.859	0.835	0.922	1.079	1.105	1.146
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.802	0.787	0.878	0.964	1.042	1.107
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.754	0.732	0.843	0.867	1.001	1.074
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.754	0.732	0.843	0.867	0.970	1.074
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.859	0.747	0.904	1.079	1.105	1.084
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.802	0.705	0.861	0.964	1.042	1.047
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.754	0.655	0.826	0.867	1.001	1.015
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.754	0.655	0.826	0.867	0.970	1.015
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.859	0.732	0.904	1.079	1.105	1.042
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.802	0.691	0.861	0.964	1.042	1.007
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.754	0.642	0.826	0.867	1.001	0.976
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.754	0.642	0.826	0.867	0.970	0.976
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN0	0.945	0.899	1.096	1.139	1.288	1.381
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.883	0.848	1.044	1.017	1.215	1.334
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.830	0.789	1.002	0.915	1.166	1.294
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.830	0.789	1.002	0.915	1.130	1.294
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN0	0.945	0.804	1.075	1.139	1.288	1.306
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.883	0.759	1.024	1.017	1.215	1.262
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.830	0.706	0.983	0.915	1.166	1.224
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.830	0.706	0.983	0.915	1.130	1.224
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.945	0.789	1.075	1.139	1.288	1.255
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.883	0.744	1.024	1.017	1.215	1.213
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.830	0.692	0.983	0.915	1.166	1.177
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.830	0.692	0.983	0.915	1.130	1.177
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.783	0.785	0.919	1.199	1.195	1.084
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.732	0.741	0.876	1.071	1.127	1.047
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.688	0.689	0.841	0.964	1.082	1.016
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.688	0.689	0.841	0.964	1.048	1.016
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.783	0.703	0.901	1.199	1.195	1.025
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.732	0.663	0.858	1.071	1.127	0.990
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.688	0.616	0.824	0.964	1.082	0.960
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.688	0.616	0.824	0.964	1.048	0.960
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.783	0.689	0.901	1.199	1.195	0.985
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.732	0.650	0.858	1.071	1.127	0.952
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.688	0.604	0.824	0.964	1.082	0.923
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.688	0.604	0.824	0.964	1.048	0.923
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.774	0.754	0.907	1.031	1.075	0.975
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.723	0.711	0.863	0.921	1.014	0.942
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.680	0.661	0.829	0.829	0.974	0.914
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.680	0.661	0.829	0.829	0.943	0.914
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.774	0.674	0.889	1.031	1.075	0.922
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.723	0.636	0.846	0.921	1.014	0.891
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.680	0.592	0.813	0.829	0.974	0.864
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.680	0.592	0.813	0.829	0.943	0.864
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.774	0.661	0.889	1.031	1.075	0.887
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.723	0.624	0.846	0.921	1.014	0.857
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.680	0.580	0.813	0.829	0.974	0.831
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.680	0.580	0.813	0.829	0.943	0.831
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.690	0.732	0.699	0.899	0.725	0.733
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.645	0.691	0.665	0.803	0.684	0.709
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.606	0.642	0.639	0.723	0.656	0.687
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.606	0.642	0.639	0.723	0.636	0.687

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.690	0.655	0.685	0.899	0.725	0.693
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.645	0.618	0.652	0.803	0.684	0.670
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.606	0.575	0.626	0.723	0.656	0.650
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.606	0.575	0.626	0.723	0.636	0.650
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.690	0.642	0.685	0.899	0.725	0.667
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.645	0.606	0.652	0.803	0.684	0.644
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.606	0.563	0.626	0.723	0.656	0.625
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.606	0.563	0.626	0.723	0.636	0.625
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.771	0.737	0.865	0.983	1.022	0.963
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.720	0.696	0.824	0.878	0.965	0.931
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.677	0.647	0.791	0.790	0.926	0.903
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.677	0.647	0.791	0.790	0.897	0.903
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.771	0.660	0.848	0.983	1.022	0.911
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.720	0.622	0.808	0.878	0.965	0.880
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.677	0.579	0.775	0.790	0.926	0.854
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.677	0.579	0.775	0.790	0.897	0.854
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.771	0.647	0.848	0.983	1.022	0.876
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.720	0.610	0.808	0.878	0.965	0.846
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.677	0.568	0.775	0.790	0.926	0.821
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.677	0.568	0.775	0.790	0.897	0.821
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.780	0.759	0.922	1.079	1.105	1.146
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.729	0.716	0.878	0.964	1.042	1.107
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.686	0.666	0.843	0.867	1.001	1.074
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.686	0.666	0.843	0.867	0.970	1.074
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.780	0.679	0.904	1.079	1.105	1.084
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.729	0.641	0.861	0.964	1.042	1.047
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.686	0.596	0.826	0.867	1.001	1.015
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.686	0.596	0.826	0.867	0.970	1.015
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.780	0.666	0.904	1.079	1.105	1.042
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.729	0.628	0.861	0.964	1.042	1.007
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.686	0.584	0.826	0.867	1.001	0.976
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.686	0.584	0.826	0.867	0.970	0.976
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.859	0.817	1.096	1.139	1.288	1.381
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.803	0.771	1.044	1.017	1.215	1.334
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.754	0.717	1.002	0.915	1.166	1.294
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.754	0.717	1.002	0.915	1.130	1.294
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.859	0.731	1.075	1.139	1.288	1.306
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.803	0.690	1.024	1.017	1.215	1.262
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.754	0.642	0.983	0.915	1.166	1.224
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.754	0.642	0.983	0.915	1.130	1.224
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.859	0.717	1.075	1.139	1.288	1.255
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.803	0.676	1.024	1.017	1.215	1.213
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.754	0.629	0.983	0.915	1.166	1.177
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.754	0.629	0.983	0.915	1.130	1.177
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.819	0.821	0.873	1.139	1.135	1.030
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.765	0.774	0.832	1.017	1.071	0.995
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.719	0.720	0.799	0.915	1.028	0.965
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.719	0.720	0.799	0.915	0.996	0.965
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.819	0.734	0.856	1.139	1.135	0.974
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.765	0.693	0.816	1.017	1.071	0.941
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.719	0.644	0.783	0.915	1.028	0.912
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.719	0.644	0.783	0.915	0.996	0.912
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.819	0.720	0.856	1.139	1.135	0.936
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.765	0.679	0.816	1.017	1.071	0.904
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.719	0.632	0.783	0.915	1.028	0.877
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.719	0.632	0.783	0.915	0.996	0.877
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.809	0.788	0.861	0.980	1.021	0.927
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.756	0.743	0.820	0.875	0.964	0.895
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.710	0.691	0.787	0.787	0.925	0.869
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.710	0.691	0.787	0.787	0.896	0.869
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.809	0.705	0.844	0.980	1.021	0.876
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.756	0.665	0.804	0.875	0.964	0.847
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.710	0.618	0.772	0.787	0.925	0.821
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.710	0.618	0.772	0.787	0.896	0.821
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.809	0.691	0.844	0.980	1.021	0.842
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.756	0.652	0.804	0.875	0.964	0.814
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.710	0.606	0.772	0.787	0.925	0.790
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.710	0.606	0.772	0.787	0.896	0.790
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.721	0.765	0.664	0.854	0.689	0.697
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.674	0.722	0.632	0.763	0.650	0.673

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.634	0.671	0.607	0.687	0.624	0.653
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.634	0.671	0.607	0.687	0.604	0.653
DV2e	MC1	ED0	EXP4	MRG2	LIM1	RENO	0.721	0.684	0.651	0.854	0.689	0.659
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.674	0.646	0.620	0.763	0.650	0.636
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.634	0.601	0.595	0.687	0.624	0.617
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.634	0.601	0.595	0.687	0.604	0.617
DV2e	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.721	0.671	0.651	0.854	0.689	0.633
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.674	0.633	0.620	0.763	0.650	0.612
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.634	0.589	0.595	0.687	0.624	0.594
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.634	0.589	0.595	0.687	0.604	0.594
DV2e	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.805	0.771	0.822	0.934	0.971	0.915
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.753	0.727	0.783	0.834	0.916	0.884
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.707	0.676	0.751	0.751	0.880	0.858
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.707	0.676	0.751	0.751	0.852	0.858
DV2e	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.805	0.689	0.806	0.934	0.971	0.865
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.753	0.650	0.767	0.834	0.916	0.836
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.707	0.605	0.737	0.751	0.880	0.811
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.707	0.605	0.737	0.751	0.852	0.811
DV2e	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.805	0.676	0.806	0.934	0.971	0.832
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.753	0.638	0.767	0.834	0.916	0.804
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.707	0.593	0.737	0.751	0.880	0.780
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.707	0.593	0.737	0.751	0.852	0.780
DV2e	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.816	0.793	0.876	1.025	1.050	1.089
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.762	0.748	0.834	0.915	0.990	1.052
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.717	0.696	0.801	0.824	0.951	1.020
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.717	0.696	0.801	0.824	0.921	1.020
DV2e	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.816	0.710	0.859	1.025	1.050	1.029
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.762	0.669	0.818	0.915	0.990	0.995
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.717	0.623	0.785	0.824	0.951	0.965
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.717	0.623	0.785	0.824	0.921	0.965
DV2e	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.816	0.696	0.859	1.025	1.050	0.990
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.762	0.656	0.818	0.915	0.990	0.956
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.717	0.610	0.785	0.824	0.951	0.928
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.717	0.610	0.785	0.824	0.921	0.928
DV2e	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.897	0.854	1.041	1.082	1.223	1.312
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.839	0.806	0.992	0.966	1.154	1.268
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.788	0.749	0.952	0.870	1.108	1.230
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.788	0.749	0.952	0.870	1.073	1.230
DV2e	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.897	0.764	1.021	1.082	1.223	1.240
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.839	0.721	0.972	0.966	1.154	1.198
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.788	0.670	0.933	0.870	1.108	1.163
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.788	0.670	0.933	0.870	1.073	1.163
DV2e	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.897	0.749	1.021	1.082	1.223	1.193
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.839	0.707	0.972	0.966	1.154	1.152
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.788	0.657	0.933	0.870	1.108	1.118
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.788	0.657	0.933	0.870	1.073	1.118
DV2e	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.744	0.746	0.873	1.139	1.135	1.030
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.695	0.704	0.832	1.017	1.071	0.995
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.654	0.654	0.799	0.915	1.028	0.965
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.654	0.654	0.799	0.915	0.996	0.965
DV2e	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.744	0.667	0.856	1.139	1.135	0.974
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.695	0.630	0.816	1.017	1.071	0.941
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.654	0.586	0.783	0.915	1.028	0.912
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.654	0.586	0.783	0.915	0.996	0.912
DV2e	MC1	ED1	EXP4	MRG0	LIM2	RENO	0.744	0.654	0.856	1.139	1.135	0.936
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.695	0.617	0.816	1.017	1.071	0.904
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.654	0.574	0.783	0.915	1.028	0.877
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.654	0.574	0.783	0.915	0.996	0.877
DV2e	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.735	0.716	0.861	0.980	1.021	0.927
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.687	0.676	0.820	0.875	0.964	0.895
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.646	0.628	0.787	0.787	0.925	0.869
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.646	0.628	0.787	0.787	0.896	0.869
DV2e	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.735	0.641	0.844	0.980	1.021	0.876
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.687	0.604	0.804	0.875	0.964	0.847
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.646	0.562	0.772	0.787	0.925	0.821
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.646	0.562	0.772	0.787	0.896	0.821
DV2e	MC1	ED1	EXP4	MRG1	LIM2	RENO	0.735	0.628	0.844	0.980	1.021	0.842
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.687	0.593	0.804	0.875	0.964	0.814
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.646	0.551	0.772	0.787	0.925	0.790
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.646	0.551	0.772	0.787	0.896	0.790

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.656	0.695	0.664	0.854	0.689	0.697
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.613	0.656	0.632	0.763	0.650	0.673
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.576	0.610	0.607	0.687	0.624	0.653
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.576	0.610	0.607	0.687	0.604	0.653
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.656	0.622	0.651	0.854	0.689	0.659
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.613	0.587	0.620	0.763	0.650	0.636
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.576	0.546	0.595	0.687	0.624	0.617
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.576	0.546	0.595	0.687	0.604	0.617
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.656	0.610	0.651	0.854	0.689	0.633
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.613	0.576	0.620	0.763	0.650	0.612
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.576	0.535	0.595	0.687	0.624	0.594
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.576	0.535	0.595	0.687	0.604	0.594
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.732	0.701	0.822	0.934	0.971	0.915
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.684	0.661	0.783	0.834	0.916	0.884
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.643	0.615	0.751	0.751	0.880	0.858
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.643	0.615	0.751	0.751	0.852	0.858
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.732	0.627	0.806	0.934	0.971	0.865
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.684	0.591	0.767	0.834	0.916	0.836
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.643	0.550	0.737	0.751	0.880	0.811
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.643	0.550	0.737	0.751	0.852	0.811
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.732	0.615	0.806	0.934	0.971	0.832
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.684	0.580	0.767	0.834	0.916	0.804
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.643	0.539	0.737	0.751	0.880	0.780
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.643	0.539	0.737	0.751	0.852	0.780
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.741	0.721	0.876	1.025	1.050	1.089
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.693	0.680	0.834	0.915	0.990	1.052
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.651	0.632	0.801	0.824	0.951	1.020
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.651	0.632	0.801	0.824	0.921	1.020
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.741	0.645	0.859	1.025	1.050	1.029
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.693	0.609	0.818	0.915	0.990	0.995
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.651	0.566	0.785	0.824	0.951	0.965
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.651	0.566	0.785	0.824	0.921	0.965
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.741	0.632	0.859	1.025	1.050	0.990
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.693	0.597	0.818	0.915	0.990	0.956
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.651	0.555	0.785	0.824	0.951	0.928
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.651	0.555	0.785	0.824	0.921	0.928
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.816	0.776	1.041	1.082	1.223	1.312
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.762	0.732	0.992	0.966	1.154	1.268
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.717	0.681	0.952	0.870	1.108	1.230
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.717	0.681	0.952	0.870	1.073	1.230
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.816	0.695	1.021	1.082	1.223	1.240
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.762	0.655	0.972	0.966	1.154	1.198
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.717	0.609	0.933	0.870	1.108	1.163
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.717	0.609	0.933	0.870	1.073	1.163
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.816	0.681	1.021	1.082	1.223	1.193
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.762	0.642	0.972	0.966	1.154	1.152
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.717	0.598	0.933	0.870	1.108	1.118
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.717	0.598	0.933	0.870	1.073	1.118
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.942	0.904	1.006	1.199	1.383	1.161
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.880	0.853	0.958	1.071	1.305	1.122
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.828	0.793	0.919	0.964	1.253	1.088
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.828	0.793	0.919	0.964	1.214	1.088
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.942	0.809	0.986	1.199	1.383	1.098
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.880	0.763	0.939	1.071	1.305	1.061
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.828	0.710	0.901	0.964	1.253	1.029
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.828	0.710	0.901	0.964	1.214	1.029
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.942	0.793	0.986	1.199	1.383	1.056
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.880	0.748	0.939	1.071	1.305	1.020
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.828	0.696	0.901	0.964	1.253	0.989
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.828	0.696	0.901	0.964	1.214	0.989
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.819	0.824	0.855	1.031	1.175	0.970
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.765	0.777	0.814	0.921	1.109	0.937
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.720	0.723	0.782	0.829	1.064	0.909
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.720	0.723	0.782	0.829	1.031	0.909
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.819	0.737	0.838	1.031	1.175	0.917
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.765	0.695	0.798	0.921	1.109	0.886
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.720	0.647	0.766	0.829	1.064	0.859
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.720	0.647	0.766	0.829	1.031	0.859
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.819	0.723	0.838	1.031	1.175	0.882
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.765	0.682	0.798	0.921	1.109	0.852

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DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.720	0.634	0.766	0.829	1.064	0.826
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.720	0.634	0.766	0.829	1.031	0.826
DV2m	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.801	0.788	0.734	0.899	1.038	0.826
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.748	0.743	0.699	0.803	0.979	0.798
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.703	0.691	0.672	0.723	0.940	0.774
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.703	0.691	0.672	0.723	0.910	0.774
DV2m	MC0	ED0	EXP4	MRG2	LIM1	RENO	0.801	0.705	0.720	0.899	1.038	0.781
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.748	0.665	0.686	0.803	0.979	0.754
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.703	0.618	0.658	0.723	0.940	0.732
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.703	0.618	0.658	0.723	0.910	0.732
DV2m	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.801	0.691	0.720	0.899	1.038	0.751
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.748	0.652	0.686	0.803	0.979	0.725
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.703	0.606	0.658	0.723	0.940	0.704
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.703	0.606	0.658	0.723	0.910	0.704
DV2m	MC0	ED0	EXP4	MRG3	LIM0	RENO	0.856	0.843	0.888	0.983	1.178	1.000
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.800	0.795	0.846	0.878	1.111	0.966
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.752	0.740	0.812	0.790	1.067	0.937
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.752	0.740	0.812	0.790	1.033	0.937
DV2m	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.856	0.754	0.871	0.983	1.178	0.945
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.800	0.712	0.829	0.878	1.111	0.913
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.752	0.662	0.796	0.790	1.067	0.886
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.752	0.662	0.796	0.790	1.033	0.886
DV2m	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.856	0.739	0.871	0.983	1.178	0.909
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.800	0.698	0.829	0.878	1.111	0.878
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.752	0.649	0.796	0.790	1.067	0.852
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.752	0.649	0.796	0.790	1.033	0.852
DV2m	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.873	0.904	0.976	1.079	1.280	1.210
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.816	0.853	0.929	0.964	1.207	1.169
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.767	0.793	0.892	0.867	1.159	1.134
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.767	0.793	0.892	0.867	1.123	1.134
DV2m	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.873	0.809	0.957	1.079	1.280	1.144
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.816	0.763	0.911	0.964	1.207	1.106
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.767	0.710	0.875	0.867	1.159	1.072
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.767	0.710	0.875	0.867	1.123	1.072
DV2m	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.873	0.793	0.957	1.079	1.280	1.100
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.816	0.748	0.911	0.964	1.207	1.063
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.767	0.696	0.875	0.867	1.159	1.031
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.767	0.696	0.875	0.867	1.123	1.031
DV2m	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.915	0.916	1.149	1.139	1.522	1.450
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.855	0.864	1.094	1.017	1.436	1.401
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.804	0.804	1.051	0.915	1.378	1.359
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.804	0.804	1.051	0.915	1.335	1.359
DV2m	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.915	0.820	1.127	1.139	1.522	1.371
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.855	0.773	1.073	1.017	1.436	1.325
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.804	0.719	1.030	0.915	1.378	1.285
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.804	0.719	1.030	0.915	1.335	1.285
DV2m	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.915	0.803	1.127	1.139	1.522	1.318
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.855	0.758	1.073	1.017	1.436	1.274
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.804	0.705	1.030	0.915	1.378	1.236
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.804	0.705	1.030	0.915	1.335	1.236
DV2m	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.856	0.822	1.006	1.199	1.383	1.161
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.800	0.775	0.958	1.071	1.305	1.122
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.752	0.721	0.919	0.964	1.253	1.088
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.752	0.721	0.919	0.964	1.214	1.088
DV2m	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.856	0.735	0.986	1.199	1.383	1.098
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.800	0.694	0.939	1.071	1.305	1.061
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.752	0.645	0.901	0.964	1.253	1.029
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.752	0.645	0.901	0.964	1.214	1.029
DV2m	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.856	0.721	0.986	1.199	1.383	1.056
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.800	0.680	0.939	1.071	1.305	1.020
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.752	0.633	0.901	0.964	1.253	0.989
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.752	0.633	0.901	0.964	1.214	0.989
DV2m	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.745	0.749	0.855	1.031	1.175	0.970
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.696	0.707	0.814	0.921	1.109	0.937
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.654	0.657	0.782	0.829	1.064	0.909
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.654	0.657	0.782	0.829	1.031	0.909
DV2m	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.745	0.670	0.838	1.031	1.175	0.917
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.696	0.632	0.798	0.921	1.109	0.886
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.654	0.588	0.766	0.829	1.064	0.859
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.654	0.588	0.766	0.829	1.031	0.859

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DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.745	0.657	0.838	1.031	1.175	0.882
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.696	0.620	0.798	0.921	1.109	0.852
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.654	0.576	0.766	0.829	1.064	0.826
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.654	0.576	0.766	0.829	1.031	0.826
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.728	0.716	0.734	0.899	1.038	0.826
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.680	0.675	0.699	0.803	0.979	0.798
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.639	0.628	0.672	0.723	0.940	0.774
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.639	0.628	0.672	0.723	0.910	0.774
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.728	0.641	0.720	0.899	1.038	0.781
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.680	0.604	0.686	0.803	0.979	0.754
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.639	0.562	0.658	0.723	0.940	0.732
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.639	0.562	0.658	0.723	0.910	0.732
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.728	0.628	0.720	0.899	1.038	0.751
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.680	0.593	0.686	0.803	0.979	0.725
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.639	0.551	0.658	0.723	0.940	0.704
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.639	0.551	0.658	0.723	0.910	0.704
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.778	0.766	0.888	0.983	1.178	1.000
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.727	0.723	0.846	0.878	1.111	0.966
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.683	0.672	0.812	0.790	1.067	0.937
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.683	0.672	0.812	0.790	1.033	0.937
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.778	0.686	0.871	0.983	1.178	0.945
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.727	0.647	0.829	0.878	1.111	0.913
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.683	0.602	0.796	0.790	1.067	0.886
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.683	0.602	0.796	0.790	1.033	0.886
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.778	0.672	0.871	0.983	1.178	0.909
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.727	0.634	0.829	0.878	1.111	0.878
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.683	0.590	0.796	0.790	1.067	0.852
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.683	0.590	0.796	0.790	1.033	0.852
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.793	0.822	0.976	1.079	1.280	1.210
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.741	0.775	0.929	0.964	1.207	1.169
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.697	0.721	0.892	0.867	1.159	1.134
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.697	0.721	0.892	0.867	1.123	1.134
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.793	0.735	0.957	1.079	1.280	1.144
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.741	0.694	0.911	0.964	1.207	1.106
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.697	0.645	0.875	0.867	1.159	1.072
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.697	0.645	0.875	0.867	1.123	1.072
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.793	0.721	0.957	1.079	1.280	1.100
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.741	0.680	0.911	0.964	1.207	1.063
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.697	0.633	0.875	0.867	1.159	1.031
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.697	0.633	0.875	0.867	1.123	1.031
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.832	0.833	1.149	1.139	1.522	1.450
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.777	0.786	1.094	1.017	1.436	1.401
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.731	0.731	1.051	0.915	1.378	1.359
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.731	0.731	1.051	0.915	1.335	1.359
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.832	0.745	1.127	1.139	1.522	1.371
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.777	0.703	1.073	1.017	1.436	1.325
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.731	0.654	1.030	0.915	1.378	1.285
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.731	0.654	1.030	0.915	1.335	1.285
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.832	0.730	1.127	1.139	1.522	1.318
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.777	0.689	1.073	1.017	1.436	1.274
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.731	0.641	1.030	0.915	1.378	1.236
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.731	0.641	1.030	0.915	1.335	1.236
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.895	0.859	0.955	1.139	1.314	1.103
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.836	0.810	0.910	1.017	1.240	1.066
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.786	0.754	0.873	0.915	1.190	1.034
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.786	0.754	0.873	0.915	1.153	1.034
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.895	0.769	0.937	1.139	1.314	1.043
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.836	0.725	0.892	1.017	1.240	1.008
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.786	0.674	0.856	0.915	1.190	0.978
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.786	0.674	0.856	0.915	1.153	0.978
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.895	0.753	0.937	1.139	1.314	1.003
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.836	0.711	0.892	1.017	1.240	0.969
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.786	0.661	0.856	0.915	1.190	0.940
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.786	0.661	0.856	0.915	1.153	0.940
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.778	0.783	0.812	0.980	1.117	0.921
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.727	0.738	0.773	0.875	1.053	0.890
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.684	0.687	0.742	0.787	1.011	0.864
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.684	0.687	0.742	0.787	0.980	0.864
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.778	0.700	0.796	0.980	1.117	0.871
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.727	0.661	0.758	0.875	1.053	0.842

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.684	0.614	0.728	0.787	1.011	0.816
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.684	0.614	0.728	0.787	0.980	0.816
DV2m	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.778	0.687	0.796	0.980	1.117	0.838
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.727	0.648	0.758	0.875	1.053	0.809
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.684	0.602	0.728	0.787	1.011	0.785
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.684	0.602	0.728	0.787	0.980	0.785
DV2m	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.761	0.748	0.698	0.854	0.986	0.784
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.711	0.706	0.665	0.763	0.930	0.758
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.668	0.656	0.638	0.687	0.893	0.735
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.668	0.656	0.638	0.687	0.865	0.735
DV2m	MC1	ED0	EXP4	MRG2	LIM1	RENO	0.761	0.669	0.684	0.854	0.986	0.742
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.711	0.632	0.651	0.763	0.930	0.717
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.668	0.587	0.625	0.687	0.893	0.695
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.668	0.587	0.625	0.687	0.865	0.695
DV2m	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.761	0.656	0.684	0.854	0.986	0.713
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.711	0.619	0.651	0.763	0.930	0.689
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.668	0.576	0.625	0.687	0.893	0.668
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.668	0.576	0.625	0.687	0.865	0.668
DV2m	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.813	0.801	0.844	0.934	1.119	0.950
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.760	0.755	0.804	0.834	1.056	0.918
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.714	0.703	0.771	0.751	1.013	0.890
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.714	0.703	0.771	0.751	0.982	0.890
DV2m	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.813	0.716	0.827	0.934	1.119	0.898
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.760	0.676	0.788	0.834	1.056	0.867
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.714	0.629	0.756	0.751	1.013	0.841
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.714	0.629	0.756	0.751	0.982	0.841
DV2m	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.813	0.702	0.827	0.934	1.119	0.863
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.760	0.663	0.788	0.834	1.056	0.834
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.714	0.616	0.756	0.751	1.013	0.809
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.714	0.616	0.756	0.751	0.982	0.809
DV2m	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.829	0.859	0.927	1.025	1.216	1.150
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.775	0.810	0.883	0.915	1.147	1.111
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.728	0.754	0.847	0.824	1.101	1.078
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.728	0.754	0.847	0.824	1.067	1.078
DV2m	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.829	0.769	0.909	1.025	1.216	1.087
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.775	0.725	0.865	0.915	1.147	1.050
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.728	0.674	0.831	0.824	1.101	1.019
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.728	0.674	0.831	0.824	1.067	1.019
DV2m	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.829	0.753	0.909	1.025	1.216	1.045
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.775	0.711	0.865	0.915	1.147	1.010
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.728	0.661	0.831	0.824	1.101	0.980
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.728	0.661	0.831	0.824	1.067	0.980
DV2m	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.869	0.870	1.092	1.082	1.446	1.378
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.812	0.821	1.040	0.966	1.364	1.331
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.763	0.763	0.998	0.870	1.309	1.291
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.763	0.763	0.998	0.870	1.268	1.291
DV2m	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.869	0.779	1.070	1.082	1.446	1.303
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.812	0.734	1.019	0.966	1.364	1.259
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.763	0.683	0.978	0.870	1.309	1.221
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.763	0.683	0.978	0.870	1.268	1.221
DV2m	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.869	0.763	1.070	1.082	1.446	1.253
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.812	0.720	1.019	0.966	1.364	1.210
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.763	0.670	0.978	0.870	1.309	1.174
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.763	0.670	0.978	0.870	1.268	1.174
DV2m	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.814	0.781	0.955	1.139	1.314	1.103
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.760	0.737	0.910	1.017	1.240	1.066
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.715	0.685	0.873	0.915	1.190	1.034
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.715	0.685	0.873	0.915	1.153	1.034
DV2m	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.814	0.699	0.937	1.139	1.314	1.043
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.760	0.659	0.892	1.017	1.240	1.008
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.715	0.613	0.856	0.915	1.190	0.978
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.715	0.613	0.856	0.915	1.153	0.978
DV2m	MC1	ED1	EXP4	MRG0	LIM2	RENO	0.814	0.685	0.937	1.139	1.314	1.003
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.760	0.646	0.892	1.017	1.240	0.969
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.715	0.601	0.856	0.915	1.190	0.940
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.715	0.601	0.856	0.915	1.153	0.940
DV2m	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.707	0.712	0.812	0.980	1.117	0.921
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.661	0.671	0.773	0.875	1.053	0.890
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.621	0.624	0.742	0.787	1.011	0.864
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.621	0.624	0.742	0.787	0.980	0.864

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.707	0.637	0.796	0.980	1.117	0.871
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.661	0.601	0.758	0.875	1.053	0.842
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.621	0.559	0.728	0.787	1.011	0.816
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.621	0.559	0.728	0.787	0.980	0.816
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.707	0.624	0.796	0.980	1.117	0.838
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.661	0.589	0.758	0.875	1.053	0.809
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.621	0.548	0.728	0.787	1.011	0.785
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.621	0.548	0.728	0.787	0.980	0.785
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.691	0.680	0.698	0.854	0.986	0.784
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.646	0.642	0.665	0.763	0.930	0.758
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.607	0.597	0.638	0.687	0.893	0.735
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.607	0.597	0.638	0.687	0.865	0.735
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.691	0.609	0.684	0.854	0.986	0.742
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.646	0.574	0.651	0.763	0.930	0.717
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.607	0.534	0.625	0.687	0.893	0.695
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.607	0.534	0.625	0.687	0.865	0.695
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.691	0.597	0.684	0.854	0.986	0.713
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.646	0.563	0.651	0.763	0.930	0.689
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.607	0.523	0.625	0.687	0.893	0.668
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.607	0.523	0.625	0.687	0.865	0.668
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.739	0.728	0.844	0.934	1.119	0.950
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.691	0.687	0.804	0.834	1.056	0.918
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.649	0.639	0.771	0.751	1.013	0.890
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.649	0.639	0.771	0.751	0.982	0.890
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.739	0.651	0.827	0.934	1.119	0.898
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.691	0.614	0.788	0.834	1.056	0.867
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.649	0.571	0.756	0.751	1.013	0.841
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.649	0.571	0.756	0.751	0.982	0.841
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.739	0.639	0.827	0.934	1.119	0.863
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.691	0.602	0.788	0.834	1.056	0.834
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.649	0.560	0.756	0.751	1.013	0.809
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.649	0.560	0.756	0.751	0.982	0.809
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.754	0.781	0.927	1.025	1.216	1.150
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.704	0.737	0.883	0.915	1.147	1.111
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.662	0.685	0.847	0.824	1.101	1.078
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.662	0.685	0.847	0.824	1.067	1.078
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.754	0.699	0.909	1.025	1.216	1.087
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.704	0.659	0.865	0.915	1.147	1.050
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.662	0.613	0.831	0.824	1.101	1.019
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.662	0.613	0.831	0.824	1.067	1.019
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.754	0.685	0.909	1.025	1.216	1.045
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.704	0.646	0.865	0.915	1.147	1.010
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.662	0.601	0.831	0.824	1.101	0.980
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.662	0.601	0.831	0.824	1.067	0.980
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.790	0.791	1.092	1.082	1.446	1.378
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.738	0.746	1.040	0.966	1.364	1.331
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.694	0.694	0.998	0.870	1.309	1.291
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.694	0.694	0.998	0.870	1.268	1.291
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.790	0.708	1.070	1.082	1.446	1.303
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.738	0.668	1.019	0.966	1.364	1.259
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.694	0.621	0.978	0.870	1.309	1.221
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.694	0.621	0.978	0.870	1.268	1.221
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.790	0.694	1.070	1.082	1.446	1.253
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.738	0.655	1.019	0.966	1.364	1.210
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.694	0.609	0.978	0.870	1.309	1.174
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.694	0.609	0.978	0.870	1.268	1.174
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.785	0.825	0.919	1.199	1.220	1.164
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.734	0.778	0.876	1.071	1.151	1.124
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.690	0.723	0.841	0.964	1.105	1.090
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.690	0.723	0.841	0.964	1.070	1.090
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.785	0.738	0.901	1.199	1.220	1.100
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.734	0.696	0.858	1.071	1.151	1.063
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.690	0.647	0.824	0.964	1.105	1.031
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.690	0.647	0.824	0.964	1.070	1.031
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.785	0.723	0.901	1.199	1.220	1.058
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.734	0.682	0.858	1.071	1.151	1.022
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.690	0.635	0.824	0.964	1.105	0.991
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.690	0.635	0.824	0.964	1.070	0.991
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.706	0.792	0.910	1.031	1.040	1.020
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.660	0.747	0.866	0.921	0.981	0.985

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.621	0.695	0.832	0.829	0.941	0.956
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.621	0.695	0.832	0.829	0.912	0.956
DV3d	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.706	0.708	0.892	1.031	1.040	0.964
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.660	0.668	0.849	0.921	0.981	0.932
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.621	0.621	0.815	0.829	0.941	0.904
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.621	0.621	0.815	0.829	0.912	0.904
DV3d	MC0	ED0	EXP4	MRG1	LIM2	RENO	0.706	0.694	0.892	1.031	1.040	0.927
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.660	0.655	0.849	0.921	0.981	0.896
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.621	0.609	0.815	0.829	0.941	0.869
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.621	0.609	0.815	0.829	0.912	0.869
DV3d	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.600	0.644	0.591	0.899	0.915	0.756
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.561	0.607	0.563	0.803	0.863	0.731
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.527	0.565	0.540	0.723	0.828	0.709
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.527	0.565	0.540	0.723	0.803	0.709
DV3d	MC0	ED0	EXP4	MRG2	LIM1	RENO	0.600	0.576	0.580	0.899	0.915	0.715
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.561	0.543	0.552	0.803	0.863	0.691
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.527	0.505	0.530	0.723	0.828	0.670
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.527	0.505	0.530	0.723	0.803	0.670
DV3d	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.600	0.565	0.580	0.899	0.915	0.688
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.561	0.533	0.552	0.803	0.863	0.664
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.527	0.495	0.530	0.723	0.828	0.644
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.527	0.495	0.530	0.723	0.803	0.644
DV3d	MC0	ED0	EXP4	MRG3	LIM0	RENO	0.714	0.782	0.826	0.983	1.030	0.931
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.668	0.738	0.787	0.878	0.971	0.899
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.628	0.686	0.755	0.790	0.933	0.872
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.628	0.686	0.755	0.790	0.903	0.872
DV3d	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.714	0.700	0.810	0.983	1.030	0.880
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.668	0.660	0.771	0.878	0.971	0.850
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.628	0.614	0.740	0.790	0.933	0.825
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.628	0.614	0.740	0.790	0.903	0.825
DV3d	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.714	0.686	0.810	0.983	1.030	0.846
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.668	0.647	0.771	0.878	0.971	0.818
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.628	0.602	0.740	0.790	0.933	0.793
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.628	0.602	0.740	0.790	0.903	0.793
DV3d	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.765	0.792	0.880	1.079	1.128	1.181
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.715	0.747	0.838	0.964	1.064	1.141
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.672	0.695	0.804	0.867	1.022	1.106
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.672	0.695	0.804	0.867	0.990	1.106
DV3d	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.765	0.708	0.863	1.079	1.128	1.116
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.715	0.668	0.822	0.964	1.064	1.078
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.672	0.621	0.789	0.867	1.022	1.046
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.672	0.621	0.789	0.867	0.990	1.046
DV3d	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.765	0.694	0.863	1.079	1.128	1.073
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.715	0.655	0.822	0.964	1.064	1.037
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.672	0.609	0.789	0.867	1.022	1.006
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.672	0.609	0.789	0.867	0.990	1.006
DV3d	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.833	0.884	0.925	1.139	1.217	1.338
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.778	0.834	0.881	1.017	1.148	1.293
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.732	0.775	0.846	0.915	1.102	1.254
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.732	0.775	0.846	0.915	1.068	1.254
DV3d	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.833	0.791	0.907	1.139	1.217	1.265
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.778	0.746	0.864	1.017	1.148	1.222
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.732	0.694	0.829	0.915	1.102	1.186
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.732	0.694	0.829	0.915	1.068	1.186
DV3d	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.833	0.775	0.907	1.139	1.217	1.216
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.778	0.731	0.864	1.017	1.148	1.175
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.732	0.680	0.829	0.915	1.102	1.140
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.732	0.680	0.829	0.915	1.068	1.140
DV3d	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.714	0.750	0.919	1.199	1.220	1.164
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.667	0.707	0.876	1.071	1.151	1.124
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.627	0.658	0.841	0.964	1.105	1.090
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.627	0.658	0.841	0.964	1.070	1.090
DV3d	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.714	0.671	0.901	1.199	1.220	1.100
DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.667	0.633	0.858	1.071	1.151	1.063
DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.627	0.588	0.824	0.964	1.105	1.031
DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.627	0.588	0.824	0.964	1.070	1.031
DV3d	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.714	0.658	0.901	1.199	1.220	1.058
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.667	0.620	0.858	1.071	1.151	1.022
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.627	0.577	0.824	0.964	1.105	0.991
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.627	0.577	0.824	0.964	1.070	0.991

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.642	0.720	0.910	1.031	1.040	1.020
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.600	0.679	0.866	0.921	0.981	0.985
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.564	0.631	0.832	0.829	0.941	0.956
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.564	0.631	0.832	0.829	0.912	0.956
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.642	0.644	0.892	1.031	1.040	0.964
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.600	0.607	0.849	0.921	0.981	0.932
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.564	0.565	0.815	0.829	0.941	0.904
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.564	0.565	0.815	0.829	0.912	0.904
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.642	0.631	0.892	1.031	1.040	0.927
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.600	0.596	0.849	0.921	0.981	0.896
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.564	0.554	0.815	0.829	0.941	0.869
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.564	0.554	0.815	0.829	0.912	0.869
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.546	0.585	0.591	0.899	0.915	0.756
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.510	0.552	0.563	0.803	0.863	0.731
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.479	0.513	0.540	0.723	0.828	0.709
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.479	0.513	0.540	0.723	0.803	0.709
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.546	0.524	0.580	0.899	0.915	0.715
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.510	0.494	0.552	0.803	0.863	0.691
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.479	0.459	0.530	0.723	0.828	0.670
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.479	0.459	0.530	0.723	0.803	0.670
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.546	0.513	0.580	0.899	0.915	0.688
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.510	0.484	0.552	0.803	0.863	0.664
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.479	0.450	0.530	0.723	0.828	0.644
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.479	0.450	0.530	0.723	0.803	0.644
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.649	0.711	0.826	0.983	1.030	0.931
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.607	0.671	0.787	0.878	0.971	0.899
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.570	0.624	0.755	0.790	0.933	0.872
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.570	0.624	0.755	0.790	0.903	0.872
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.649	0.636	0.810	0.983	1.030	0.880
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.607	0.600	0.771	0.878	0.971	0.850
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.570	0.558	0.740	0.790	0.933	0.825
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.570	0.558	0.740	0.790	0.903	0.825
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.649	0.624	0.810	0.983	1.030	0.846
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.607	0.589	0.771	0.878	0.971	0.818
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.570	0.547	0.740	0.790	0.933	0.793
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.570	0.547	0.740	0.790	0.903	0.793
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.696	0.720	0.880	1.079	1.128	1.181
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.650	0.679	0.838	0.964	1.064	1.141
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.611	0.631	0.804	0.867	1.022	1.106
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.611	0.631	0.804	0.867	0.990	1.106
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.696	0.644	0.863	1.079	1.128	1.116
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.650	0.607	0.822	0.964	1.064	1.078
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.611	0.565	0.789	0.867	1.022	1.046
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.611	0.565	0.789	0.867	0.990	1.046
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.696	0.631	0.863	1.079	1.128	1.073
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.650	0.596	0.822	0.964	1.064	1.037
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.611	0.554	0.789	0.867	1.022	1.006
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.611	0.554	0.789	0.867	0.990	1.006
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.757	0.803	0.925	1.139	1.217	1.338
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.708	0.758	0.881	1.017	1.148	1.293
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.665	0.705	0.846	0.915	1.102	1.254
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.665	0.705	0.846	0.915	1.068	1.254
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.757	0.719	0.907	1.139	1.217	1.265
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.708	0.678	0.864	1.017	1.148	1.222
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.665	0.631	0.829	0.915	1.102	1.186
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.665	0.631	0.829	0.915	1.068	1.186
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.757	0.705	0.907	1.139	1.217	1.216
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.708	0.665	0.864	1.017	1.148	1.175
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.665	0.618	0.829	0.915	1.102	1.140
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.665	0.618	0.829	0.915	1.068	1.140
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.746	0.783	0.873	1.139	1.159	1.105
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.697	0.739	0.832	1.017	1.093	1.068
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.655	0.687	0.799	0.915	1.049	1.036
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.655	0.687	0.799	0.915	1.017	1.036
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.746	0.701	0.856	1.139	1.159	1.045
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.697	0.661	0.816	1.017	1.093	1.010
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.655	0.615	0.783	0.915	1.049	0.979
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.655	0.615	0.783	0.915	1.017	0.979
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.746	0.687	0.856	1.139	1.159	1.005
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.697	0.648	0.816	1.017	1.093	0.971

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.655	0.603	0.783	0.915	1.049	0.942
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.655	0.603	0.783	0.915	1.017	0.942
DV3d	MC1	ED0	EXP4	MRG1	LIM0	RENO	0.671	0.752	0.864	0.980	0.988	0.969
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.627	0.709	0.823	0.875	0.932	0.936
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.590	0.660	0.790	0.787	0.894	0.908
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.590	0.660	0.790	0.787	0.866	0.908
DV3d	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.671	0.673	0.847	0.980	0.988	0.916
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.627	0.635	0.807	0.875	0.932	0.885
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.590	0.590	0.775	0.787	0.894	0.859
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.590	0.590	0.775	0.787	0.866	0.859
DV3d	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.671	0.660	0.847	0.980	0.988	0.881
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.627	0.622	0.807	0.875	0.932	0.851
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.590	0.579	0.775	0.787	0.894	0.826
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.590	0.579	0.775	0.787	0.866	0.826
DV3d	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.570	0.612	0.562	0.854	0.869	0.718
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.533	0.577	0.535	0.763	0.820	0.694
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.501	0.537	0.513	0.687	0.787	0.673
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.501	0.537	0.513	0.687	0.762	0.673
DV3d	MC1	ED0	EXP4	MRG2	LIM1	RENO	0.570	0.547	0.551	0.854	0.869	0.679
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.533	0.516	0.524	0.763	0.820	0.656
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.501	0.480	0.503	0.687	0.787	0.637
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.501	0.480	0.503	0.687	0.762	0.637
DV3d	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.570	0.536	0.551	0.854	0.869	0.653
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.533	0.506	0.524	0.763	0.820	0.631
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.501	0.471	0.503	0.687	0.787	0.612
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.501	0.471	0.503	0.687	0.762	0.612
DV3d	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.679	0.743	0.785	0.934	0.978	0.884
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.634	0.701	0.747	0.834	0.923	0.854
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.596	0.652	0.717	0.751	0.886	0.829
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.596	0.652	0.717	0.751	0.858	0.829
DV3d	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.679	0.665	0.769	0.934	0.978	0.836
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.634	0.627	0.733	0.834	0.923	0.808
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.596	0.583	0.703	0.751	0.886	0.784
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.596	0.583	0.703	0.751	0.858	0.784
DV3d	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.679	0.652	0.769	0.934	0.978	0.804
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.634	0.615	0.733	0.834	0.923	0.777
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.596	0.572	0.703	0.751	0.886	0.753
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.596	0.572	0.703	0.751	0.858	0.753
DV3d	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.727	0.752	0.836	1.025	1.072	1.122
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.679	0.709	0.796	0.915	1.011	1.084
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.639	0.660	0.764	0.824	0.971	1.051
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.639	0.660	0.764	0.824	0.940	1.051
DV3d	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.727	0.673	0.819	1.025	1.072	1.060
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.679	0.635	0.780	0.915	1.011	1.024
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.639	0.590	0.749	0.824	0.971	0.994
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.639	0.590	0.749	0.824	0.940	0.994
DV3d	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.727	0.660	0.819	1.025	1.072	1.020
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.679	0.622	0.780	0.915	1.011	0.985
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.639	0.579	0.749	0.824	0.971	0.956
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.639	0.579	0.749	0.824	0.940	0.956
DV3d	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.791	0.840	0.879	1.082	1.156	1.271
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.739	0.792	0.837	0.966	1.091	1.228
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.695	0.737	0.804	0.870	1.047	1.191
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.695	0.737	0.804	0.870	1.014	1.191
DV3d	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.791	0.751	0.862	1.082	1.156	1.202
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.739	0.709	0.821	0.966	1.091	1.161
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.695	0.659	0.788	0.870	1.047	1.126
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.695	0.659	0.788	0.870	1.014	1.126
DV3d	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.791	0.737	0.862	1.082	1.156	1.156
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.739	0.695	0.821	0.966	1.091	1.117
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.695	0.646	0.788	0.870	1.047	1.083
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.695	0.646	0.788	0.870	1.014	1.083
DV3d	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.678	0.712	0.873	1.139	1.159	1.105
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.634	0.672	0.832	1.017	1.093	1.068
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.596	0.625	0.799	0.915	1.049	1.036
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.596	0.625	0.799	0.915	1.017	1.036
DV3d	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.678	0.637	0.856	1.139	1.159	1.045
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.634	0.601	0.816	1.017	1.093	1.010
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.596	0.559	0.783	0.915	1.049	0.979
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.596	0.559	0.783	0.915	1.017	0.979

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.678	0.625	0.856	1.139	1.159	1.005
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.634	0.589	0.816	1.017	1.093	0.971
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.596	0.548	0.783	0.915	1.049	0.942
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.596	0.548	0.783	0.915	1.017	0.942
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.610	0.684	0.864	0.980	0.988	0.969
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.570	0.645	0.823	0.875	0.932	0.936
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.536	0.600	0.790	0.787	0.894	0.908
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.536	0.600	0.790	0.787	0.866	0.908
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.610	0.612	0.847	0.980	0.988	0.916
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.570	0.577	0.807	0.875	0.932	0.885
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.536	0.537	0.775	0.787	0.894	0.859
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.536	0.537	0.775	0.787	0.866	0.859
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.610	0.600	0.847	0.980	0.988	0.881
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.570	0.566	0.807	0.875	0.932	0.851
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.536	0.526	0.775	0.787	0.894	0.826
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.536	0.526	0.775	0.787	0.866	0.826
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.518	0.556	0.562	0.854	0.869	0.718
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.484	0.524	0.535	0.763	0.820	0.694
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.455	0.488	0.513	0.687	0.787	0.673
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.455	0.488	0.513	0.687	0.762	0.673
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.518	0.497	0.551	0.854	0.869	0.679
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.484	0.469	0.524	0.763	0.820	0.656
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.455	0.436	0.503	0.687	0.787	0.637
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.455	0.436	0.503	0.687	0.762	0.637
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.518	0.488	0.551	0.854	0.869	0.653
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.484	0.460	0.524	0.763	0.820	0.631
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.455	0.428	0.503	0.687	0.787	0.612
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.455	0.428	0.503	0.687	0.762	0.612
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.617	0.676	0.785	0.934	0.978	0.884
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.577	0.637	0.747	0.834	0.923	0.854
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.542	0.593	0.717	0.751	0.886	0.829
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.542	0.593	0.717	0.751	0.858	0.829
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.617	0.605	0.769	0.934	0.978	0.836
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.577	0.570	0.733	0.834	0.923	0.808
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.542	0.530	0.703	0.751	0.886	0.784
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.542	0.530	0.703	0.751	0.858	0.784
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.617	0.593	0.769	0.934	0.978	0.804
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.577	0.559	0.733	0.834	0.923	0.777
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.542	0.520	0.703	0.751	0.886	0.753
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.542	0.520	0.703	0.751	0.858	0.753
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.661	0.684	0.836	1.025	1.072	1.122
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.618	0.645	0.796	0.915	1.011	1.084
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.580	0.600	0.764	0.824	0.971	1.051
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.580	0.600	0.764	0.824	0.940	1.051
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.661	0.612	0.819	1.025	1.072	1.060
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.618	0.577	0.780	0.915	1.011	1.024
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.580	0.537	0.749	0.824	0.971	0.994
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.580	0.537	0.749	0.824	0.940	0.994
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.661	0.600	0.819	1.025	1.072	1.020
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.618	0.566	0.780	0.915	1.011	0.985
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.580	0.526	0.749	0.824	0.971	0.956
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.580	0.526	0.749	0.824	0.940	0.956
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.719	0.763	0.879	1.082	1.156	1.271
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.672	0.720	0.837	0.966	1.091	1.228
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.632	0.670	0.804	0.870	1.047	1.191
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.632	0.670	0.804	0.870	1.014	1.191
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.719	0.683	0.862	1.082	1.156	1.202
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.672	0.644	0.821	0.966	1.091	1.161
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.632	0.599	0.788	0.870	1.047	1.126
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.632	0.599	0.788	0.870	1.014	1.126
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.719	0.670	0.862	1.082	1.156	1.156
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.672	0.632	0.821	0.966	1.091	1.117
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.632	0.587	0.788	0.870	1.047	1.083
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.632	0.587	0.788	0.870	1.014	1.083
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.862	0.825	0.919	1.199	1.320	1.182
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.805	0.778	0.876	1.071	1.245	1.142
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.757	0.723	0.841	0.964	1.196	1.108
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.757	0.723	0.841	0.964	1.158	1.108
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.862	0.738	0.901	1.199	1.320	1.117
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.805	0.696	0.858	1.071	1.245	1.080

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.757	0.647	0.824	0.964	1.196	1.047
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.757	0.647	0.824	0.964	1.158	1.047
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.862	0.723	0.901	1.199	1.320	1.074
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.805	0.682	0.858	1.071	1.245	1.038
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.757	0.635	0.824	0.964	1.196	1.007
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.757	0.635	0.824	0.964	1.158	1.007
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.851	0.792	0.907	1.031	1.188	1.064
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.796	0.747	0.863	0.921	1.121	1.028
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.748	0.695	0.829	0.829	1.076	0.997
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.748	0.695	0.829	0.829	1.042	0.997
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.851	0.708	0.889	1.031	1.188	1.006
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.796	0.668	0.846	0.921	1.121	0.972
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.748	0.621	0.813	0.829	1.076	0.942
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.748	0.621	0.813	0.829	1.042	0.942
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.851	0.694	0.889	1.031	1.188	0.967
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.796	0.655	0.846	0.921	1.121	0.934
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.748	0.609	0.813	0.829	1.076	0.906
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.748	0.609	0.813	0.829	1.042	0.906
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.759	0.769	0.699	0.899	0.801	0.800
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.710	0.725	0.665	0.803	0.756	0.773
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.667	0.674	0.639	0.723	0.725	0.749
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.667	0.674	0.639	0.723	0.703	0.749
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.759	0.688	0.685	0.899	0.801	0.756
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.710	0.649	0.652	0.803	0.756	0.730
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.667	0.603	0.626	0.723	0.725	0.709
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.667	0.603	0.626	0.723	0.703	0.709
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.759	0.674	0.685	0.899	0.801	0.727
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.710	0.636	0.652	0.803	0.756	0.702
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.667	0.592	0.626	0.723	0.725	0.681
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.667	0.592	0.626	0.723	0.703	0.681
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.848	0.774	0.865	0.983	1.130	1.050
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.792	0.731	0.824	0.878	1.066	1.015
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.745	0.679	0.791	0.790	1.023	0.984
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.745	0.679	0.791	0.790	0.991	0.984
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.848	0.693	0.848	0.983	1.130	0.993
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.792	0.654	0.808	0.878	1.066	0.959
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.745	0.608	0.775	0.790	1.023	0.931
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.745	0.608	0.775	0.790	0.991	0.931
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.848	0.679	0.848	0.983	1.130	0.955
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.792	0.641	0.808	0.878	1.066	0.923
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.745	0.596	0.775	0.790	1.023	0.895
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.745	0.596	0.775	0.790	0.991	0.895
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.859	0.797	0.922	1.079	1.221	1.250
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.802	0.752	0.878	0.964	1.152	1.207
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.754	0.699	0.843	0.867	1.106	1.171
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.754	0.699	0.843	0.867	1.071	1.171
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.859	0.713	0.904	1.079	1.221	1.181
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.802	0.673	0.861	0.964	1.152	1.141
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.754	0.626	0.826	0.867	1.106	1.107
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.754	0.626	0.826	0.867	1.071	1.107
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.859	0.699	0.904	1.079	1.221	1.136
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.802	0.659	0.861	0.964	1.152	1.098
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.754	0.613	0.826	0.867	1.106	1.065
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.754	0.613	0.826	0.867	1.071	1.065
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN0	0.945	0.858	1.096	1.139	1.423	1.506
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.883	0.810	1.044	1.017	1.342	1.455
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.830	0.753	1.002	0.915	1.289	1.411
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.830	0.753	1.002	0.915	1.249	1.411
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN0	0.945	0.768	1.075	1.139	1.423	1.424
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.883	0.724	1.024	1.017	1.342	1.376
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.830	0.674	0.983	0.915	1.289	1.334
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.830	0.674	0.983	0.915	1.249	1.334
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.945	0.753	1.075	1.139	1.423	1.369
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.883	0.710	1.024	1.017	1.342	1.323
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.830	0.660	0.983	0.915	1.289	1.283
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.830	0.660	0.983	0.915	1.249	1.283
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.783	0.750	0.919	1.199	1.320	1.182
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.732	0.707	0.876	1.071	1.245	1.142
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.688	0.658	0.841	0.964	1.196	1.108
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.688	0.658	0.841	0.964	1.158	1.108

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.783	0.671	0.901	1.199	1.320	1.117
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.732	0.633	0.858	1.071	1.245	1.080
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.688	0.588	0.824	0.964	1.196	1.047
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.688	0.588	0.824	0.964	1.158	1.047
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.783	0.658	0.901	1.199	1.320	1.074
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.732	0.620	0.858	1.071	1.245	1.038
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.688	0.577	0.824	0.964	1.196	1.007
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.688	0.577	0.824	0.964	1.158	1.007
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.774	0.720	0.907	1.031	1.188	1.064
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.723	0.679	0.863	0.921	1.121	1.028
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.680	0.631	0.829	0.829	1.076	0.997
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.680	0.631	0.829	0.829	1.042	0.997
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.774	0.644	0.889	1.031	1.188	1.006
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.723	0.607	0.846	0.921	1.121	0.972
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.680	0.565	0.813	0.829	1.076	0.942
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.680	0.565	0.813	0.829	1.042	0.942
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.774	0.631	0.889	1.031	1.188	0.967
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.723	0.596	0.846	0.921	1.121	0.934
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.680	0.554	0.813	0.829	1.076	0.906
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.680	0.554	0.813	0.829	1.042	0.906
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.690	0.699	0.699	0.899	0.801	0.800
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.645	0.659	0.665	0.803	0.756	0.773
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.606	0.613	0.639	0.723	0.725	0.749
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.606	0.613	0.639	0.723	0.703	0.749
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.690	0.625	0.685	0.899	0.801	0.756
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.645	0.590	0.652	0.803	0.756	0.730
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.606	0.549	0.626	0.723	0.725	0.709
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.606	0.549	0.626	0.723	0.703	0.709
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.690	0.613	0.685	0.899	0.801	0.727
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.645	0.578	0.652	0.803	0.756	0.702
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.606	0.538	0.626	0.723	0.725	0.681
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.606	0.538	0.626	0.723	0.703	0.681
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.771	0.704	0.865	0.983	1.130	1.050
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.720	0.664	0.824	0.878	1.066	1.015
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.677	0.618	0.791	0.790	1.023	0.984
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.677	0.618	0.791	0.790	0.991	0.984
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.771	0.630	0.848	0.983	1.130	0.993
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.720	0.594	0.808	0.878	1.066	0.959
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.677	0.553	0.775	0.790	1.023	0.931
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.677	0.553	0.775	0.790	0.991	0.931
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.771	0.618	0.848	0.983	1.130	0.955
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.720	0.583	0.808	0.878	1.066	0.923
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.677	0.542	0.775	0.790	1.023	0.895
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.677	0.542	0.775	0.790	0.991	0.895
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.780	0.724	0.922	1.079	1.221	1.250
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.729	0.683	0.878	0.964	1.152	1.207
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.686	0.636	0.843	0.867	1.106	1.171
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.686	0.636	0.843	0.867	1.071	1.171
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.780	0.648	0.904	1.079	1.221	1.181
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.729	0.612	0.861	0.964	1.152	1.141
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.686	0.569	0.826	0.867	1.106	1.107
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.686	0.569	0.826	0.867	1.071	1.107
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.780	0.635	0.904	1.079	1.221	1.136
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.729	0.600	0.861	0.964	1.152	1.098
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.686	0.558	0.826	0.867	1.106	1.065
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.686	0.558	0.826	0.867	1.071	1.065
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.859	0.780	1.096	1.139	1.423	1.506
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.803	0.736	1.044	1.017	1.342	1.455
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.754	0.685	1.002	0.915	1.289	1.411
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.754	0.685	1.002	0.915	1.249	1.411
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.859	0.698	1.075	1.139	1.423	1.424
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.803	0.659	1.024	1.017	1.342	1.376
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.754	0.612	0.983	0.915	1.289	1.334
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.754	0.612	0.983	0.915	1.249	1.334
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.859	0.684	1.075	1.139	1.423	1.369
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.803	0.646	1.024	1.017	1.342	1.323
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.754	0.600	0.983	0.915	1.289	1.283
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.754	0.600	0.983	0.915	1.249	1.283
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.819	0.783	0.873	1.139	1.254	1.123
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.765	0.739	0.832	1.017	1.183	1.085

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.719	0.687	0.799	0.915	1.136	1.052
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.719	0.687	0.799	0.915	1.100	1.052
DV3e	MC1	ED0	EXP4	MRG0	LIM1	RENO	0.819	0.701	0.856	1.139	1.254	1.061
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.765	0.661	0.816	1.017	1.183	1.026
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.719	0.615	0.783	0.915	1.136	0.995
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.719	0.615	0.783	0.915	1.100	0.995
DV3e	MC1	ED0	EXP4	MRG0	LIM2	RENO	0.819	0.687	0.856	1.139	1.254	1.021
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.765	0.648	0.816	1.017	1.183	0.986
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.719	0.603	0.783	0.915	1.136	0.957
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.719	0.603	0.783	0.915	1.100	0.957
DV3e	MC1	ED0	EXP4	MRG1	LIM0	RENO	0.809	0.752	0.861	0.980	1.129	1.010
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.756	0.709	0.820	0.875	1.065	0.976
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.710	0.660	0.787	0.787	1.022	0.947
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.710	0.660	0.787	0.787	0.990	0.947
DV3e	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.809	0.673	0.844	0.980	1.129	0.955
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.756	0.635	0.804	0.875	1.065	0.923
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.710	0.590	0.772	0.787	1.022	0.895
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.710	0.590	0.772	0.787	0.990	0.895
DV3e	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.809	0.660	0.844	0.980	1.129	0.919
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.756	0.622	0.804	0.875	1.065	0.887
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.710	0.579	0.772	0.787	1.022	0.861
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.710	0.579	0.772	0.787	0.990	0.861
DV3e	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.721	0.730	0.664	0.854	0.761	0.760
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.674	0.689	0.632	0.763	0.718	0.734
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.634	0.641	0.607	0.687	0.689	0.712
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.634	0.641	0.607	0.687	0.688	0.712
DV3e	MC1	ED0	EXP4	MRG2	LIM1	RENO	0.721	0.653	0.651	0.854	0.761	0.718
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.674	0.616	0.620	0.763	0.718	0.694
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.634	0.573	0.595	0.687	0.689	0.673
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.634	0.573	0.595	0.687	0.688	0.673
DV3e	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.721	0.641	0.651	0.854	0.761	0.691
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.674	0.604	0.620	0.763	0.718	0.667
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.634	0.562	0.595	0.687	0.689	0.647
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.634	0.562	0.595	0.687	0.688	0.647
DV3e	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.805	0.736	0.822	0.934	1.073	0.998
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.753	0.694	0.783	0.834	1.013	0.964
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.707	0.645	0.751	0.751	0.972	0.935
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.707	0.645	0.751	0.751	0.942	0.935
DV3e	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.805	0.658	0.806	0.934	1.073	0.943
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.753	0.621	0.767	0.834	1.013	0.912
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.707	0.578	0.737	0.751	0.972	0.884
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.707	0.578	0.737	0.751	0.942	0.884
DV3e	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.805	0.645	0.806	0.934	1.073	0.907
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.753	0.609	0.767	0.834	1.013	0.876
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.707	0.566	0.737	0.751	0.972	0.850
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.707	0.566	0.737	0.751	0.942	0.850
DV3e	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.816	0.757	0.876	1.025	1.160	1.187
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.762	0.714	0.834	0.915	1.094	1.147
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.717	0.664	0.801	0.824	1.051	1.113
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.717	0.664	0.801	0.824	1.018	1.113
DV3e	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.816	0.677	0.859	1.025	1.160	1.122
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.762	0.639	0.818	0.915	1.094	1.084
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.717	0.594	0.785	0.824	1.051	1.052
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.717	0.594	0.785	0.824	1.018	1.052
DV3e	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.816	0.664	0.859	1.025	1.160	1.079
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.762	0.626	0.818	0.915	1.094	1.043
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.717	0.583	0.785	0.824	1.051	1.011
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.717	0.583	0.785	0.824	1.018	1.011
DV3e	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.897	0.815	1.041	1.082	1.352	1.431
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.839	0.769	0.992	0.966	1.275	1.382
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.788	0.715	0.952	0.870	1.224	1.341
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.788	0.715	0.952	0.870	1.186	1.341
DV3e	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.897	0.729	1.021	1.082	1.352	1.352
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.839	0.688	0.972	0.966	1.275	1.307
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.788	0.640	0.933	0.870	1.224	1.268
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.788	0.640	0.933	0.870	1.186	1.268
DV3e	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.897	0.715	1.021	1.082	1.352	1.300
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.839	0.675	0.972	0.966	1.275	1.256
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.788	0.627	0.933	0.870	1.224	1.219
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.788	0.627	0.933	0.870	1.186	1.219

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.744	0.712	0.873	1.139	1.254	1.123
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.695	0.672	0.832	1.017	1.183	1.085
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.654	0.625	0.799	0.915	1.136	1.052
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.654	0.625	0.799	0.915	1.100	1.052
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.744	0.637	0.856	1.139	1.254	1.061
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.695	0.601	0.816	1.017	1.183	1.026
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.654	0.559	0.783	0.915	1.136	0.995
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.654	0.559	0.783	0.915	1.100	0.995
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.744	0.625	0.856	1.139	1.254	1.021
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.695	0.589	0.816	1.017	1.183	0.986
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.654	0.548	0.783	0.915	1.136	0.957
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.654	0.548	0.783	0.915	1.100	0.957
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.735	0.684	0.861	0.980	1.129	1.010
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.687	0.645	0.820	0.875	1.065	0.976
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.646	0.600	0.787	0.787	1.022	0.947
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.646	0.600	0.787	0.787	0.990	0.947
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.735	0.612	0.844	0.980	1.129	0.955
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.687	0.577	0.804	0.875	1.065	0.923
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.646	0.537	0.772	0.787	1.022	0.895
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.646	0.537	0.772	0.787	0.990	0.895
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.735	0.600	0.844	0.980	1.129	0.919
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.687	0.566	0.804	0.875	1.065	0.887
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.646	0.526	0.772	0.787	1.022	0.861
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.646	0.526	0.772	0.787	0.990	0.861
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.656	0.664	0.664	0.854	0.761	0.760
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.613	0.626	0.632	0.763	0.718	0.734
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.576	0.583	0.607	0.687	0.689	0.712
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.576	0.583	0.607	0.687	0.668	0.712
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.656	0.594	0.651	0.854	0.761	0.718
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.613	0.560	0.620	0.763	0.718	0.694
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.576	0.521	0.595	0.687	0.689	0.673
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.576	0.521	0.595	0.687	0.668	0.673
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.656	0.582	0.651	0.854	0.761	0.691
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.613	0.549	0.620	0.763	0.718	0.667
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.576	0.511	0.595	0.687	0.689	0.647
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.576	0.511	0.595	0.687	0.668	0.647
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.732	0.669	0.822	0.934	1.073	0.998
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.684	0.631	0.783	0.834	1.013	0.964
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.643	0.587	0.751	0.751	0.972	0.935
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.643	0.587	0.751	0.751	0.942	0.935
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.732	0.598	0.806	0.934	1.073	0.943
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.684	0.565	0.767	0.834	1.013	0.912
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.643	0.525	0.737	0.751	0.972	0.884
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.643	0.525	0.737	0.751	0.942	0.884
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.732	0.587	0.806	0.934	1.073	0.907
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.684	0.553	0.767	0.834	1.013	0.876
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.643	0.515	0.737	0.751	0.972	0.850
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.643	0.515	0.737	0.751	0.942	0.850
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.741	0.688	0.876	1.025	1.160	1.187
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.693	0.649	0.834	0.915	1.094	1.147
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.651	0.604	0.801	0.824	1.051	1.113
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.651	0.604	0.801	0.824	1.018	1.113
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.741	0.616	0.859	1.025	1.160	1.122
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.693	0.581	0.818	0.915	1.094	1.084
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.651	0.540	0.785	0.824	1.051	1.052
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.651	0.540	0.785	0.824	1.018	1.052
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.741	0.604	0.859	1.025	1.160	1.079
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.693	0.570	0.818	0.915	1.094	1.043
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.651	0.530	0.785	0.824	1.051	1.011
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.651	0.530	0.785	0.824	1.018	1.011
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.816	0.741	1.041	1.082	1.352	1.431
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.762	0.699	0.992	0.966	1.275	1.382
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.717	0.650	0.952	0.870	1.224	1.341
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.717	0.650	0.952	0.870	1.186	1.341
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.816	0.663	1.021	1.082	1.352	1.352
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.762	0.626	0.972	0.966	1.275	1.307
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.717	0.582	0.933	0.870	1.224	1.268
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.717	0.582	0.933	0.870	1.186	1.268
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.816	0.650	1.021	1.082	1.352	1.300
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.762	0.613	0.972	0.966	1.275	1.256

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.717	0.570	0.933	0.870	1.224	1.219
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.717	0.570	0.933	0.870	1.186	1.219
DV3m	MC0	ED0	EXP4	MRG0	LIM0	RENO	0.942	0.851	0.981	1.199	1.358	1.223
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.880	0.803	0.934	1.071	1.281	1.181
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.828	0.747	0.897	0.964	1.230	1.146
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.828	0.747	0.897	0.964	1.192	1.146
DV3m	MC0	ED0	EXP4	MRG0	LIM1	RENO	0.942	0.762	0.962	1.199	1.358	1.156
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.880	0.718	0.916	1.071	1.281	1.117
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.828	0.668	0.879	0.964	1.230	1.083
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.828	0.668	0.879	0.964	1.192	1.083
DV3m	MC0	ED0	EXP4	MRG0	LIM2	RENO	0.942	0.747	0.962	1.199	1.358	1.112
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.880	0.704	0.916	1.071	1.281	1.074
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.828	0.655	0.879	0.964	1.230	1.042
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.828	0.655	0.879	0.964	1.192	1.042
DV3m	MC0	ED0	EXP4	MRG1	LIM0	RENO	0.819	0.776	0.834	1.031	1.154	1.021
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.765	0.732	0.794	0.921	1.089	0.987
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.720	0.680	0.762	0.829	1.045	0.957
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.720	0.680	0.762	0.829	1.012	0.957
DV3m	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.819	0.694	0.818	1.031	1.154	0.966
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.765	0.655	0.779	0.921	1.089	0.933
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.720	0.609	0.748	0.829	1.045	0.905
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.720	0.609	0.748	0.829	1.012	0.905
DV3m	MC0	ED0	EXP4	MRG1	LIM2	RENO	0.819	0.680	0.818	1.031	1.154	0.928
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.765	0.642	0.779	0.921	1.089	0.897
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.720	0.597	0.748	0.829	1.045	0.870
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.720	0.597	0.748	0.829	1.012	0.870
DV3m	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.801	0.741	0.717	0.899	1.019	0.870
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.748	0.699	0.682	0.803	0.961	0.840
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.703	0.650	0.655	0.723	0.923	0.815
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.703	0.650	0.655	0.723	0.894	0.815
DV3m	MC0	ED0	EXP4	MRG2	LIM1	RENO	0.801	0.663	0.703	0.899	1.019	0.822
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.748	0.626	0.669	0.803	0.961	0.794
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.703	0.582	0.642	0.723	0.923	0.770
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.703	0.582	0.642	0.723	0.894	0.770
DV3m	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.801	0.650	0.703	0.899	1.019	0.790
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.748	0.614	0.669	0.803	0.961	0.764
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.703	0.571	0.642	0.723	0.923	0.741
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.703	0.571	0.642	0.723	0.894	0.741
DV3m	MC0	ED0	EXP4	MRG3	LIM0	RENO	0.856	0.793	0.867	0.983	1.156	1.053
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.800	0.749	0.825	0.878	1.091	1.017
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.752	0.696	0.792	0.790	1.047	0.986
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.752	0.696	0.792	0.790	1.015	0.986
DV3m	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.856	0.710	0.850	0.983	1.156	0.995
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.800	0.670	0.809	0.878	1.091	0.961
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.752	0.623	0.777	0.790	1.047	0.933
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.752	0.623	0.777	0.790	1.015	0.933
DV3m	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.856	0.696	0.850	0.983	1.156	0.957
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.800	0.657	0.809	0.878	1.091	0.925
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.752	0.611	0.777	0.790	1.047	0.897
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.752	0.611	0.777	0.790	1.015	0.897
DV3m	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.873	0.851	0.952	1.079	1.256	1.274
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.816	0.803	0.907	0.964	1.185	1.231
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.767	0.747	0.870	0.867	1.138	1.194
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.767	0.747	0.870	0.867	1.102	1.194
DV3m	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.873	0.762	0.933	1.079	1.256	1.205
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.816	0.718	0.889	0.964	1.185	1.164
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.767	0.668	0.853	0.867	1.138	1.129
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.767	0.668	0.853	0.867	1.102	1.129
DV3m	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.873	0.747	0.933	1.079	1.256	1.158
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.816	0.704	0.889	0.964	1.185	1.119
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.767	0.655	0.853	0.867	1.138	1.086
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.767	0.655	0.853	0.867	1.102	1.086
DV3m	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.915	0.862	1.121	1.139	1.494	1.527
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.855	0.813	1.068	1.017	1.410	1.475
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.804	0.756	1.025	0.915	1.353	1.431
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.804	0.756	1.025	0.915	1.311	1.431
DV3m	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.915	0.771	1.099	1.139	1.494	1.444
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.855	0.728	1.047	1.017	1.410	1.395
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.804	0.677	1.005	0.915	1.353	1.353
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.804	0.677	1.005	0.915	1.311	1.353

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.915	0.756	1.099	1.139	1.494	1.388
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.855	0.714	1.047	1.017	1.410	1.341
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.804	0.664	1.005	0.915	1.353	1.301
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.804	0.664	1.005	0.915	1.311	1.301
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.856	0.774	0.981	1.199	1.358	1.223
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.800	0.730	0.934	1.071	1.281	1.181
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.752	0.679	0.897	0.964	1.230	1.146
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.752	0.679	0.897	0.964	1.192	1.146
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.856	0.692	0.962	1.199	1.358	1.156
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.800	0.653	0.916	1.071	1.281	1.117
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.752	0.607	0.879	0.964	1.230	1.083
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.752	0.607	0.879	0.964	1.192	1.083
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.856	0.679	0.962	1.199	1.358	1.112
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.800	0.640	0.916	1.071	1.281	1.074
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.752	0.595	0.879	0.964	1.230	1.042
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.752	0.595	0.879	0.964	1.192	1.042
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.745	0.705	0.834	1.031	1.154	1.021
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.696	0.665	0.794	0.921	1.089	0.987
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.654	0.619	0.762	0.829	1.045	0.957
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.654	0.619	0.762	0.829	1.012	0.957
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.745	0.631	0.818	1.031	1.154	0.966
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.696	0.595	0.779	0.921	1.089	0.933
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.654	0.553	0.748	0.829	1.045	0.905
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.654	0.553	0.748	0.829	1.012	0.905
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.745	0.618	0.818	1.031	1.154	0.928
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.696	0.583	0.779	0.921	1.089	0.897
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.654	0.543	0.748	0.829	1.045	0.870
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.654	0.543	0.748	0.829	1.012	0.870
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.728	0.674	0.717	0.899	1.019	0.870
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.680	0.636	0.682	0.803	0.961	0.840
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.639	0.591	0.655	0.723	0.923	0.815
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.639	0.591	0.655	0.723	0.894	0.815
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.728	0.603	0.703	0.899	1.019	0.822
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.680	0.569	0.669	0.803	0.961	0.794
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.639	0.529	0.642	0.723	0.923	0.770
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.639	0.529	0.642	0.723	0.894	0.770
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.728	0.591	0.703	0.899	1.019	0.790
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.680	0.558	0.669	0.803	0.961	0.764
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.639	0.519	0.642	0.723	0.923	0.741
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.639	0.519	0.642	0.723	0.894	0.741
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.778	0.721	0.867	0.983	1.156	1.053
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.727	0.681	0.825	0.878	1.091	1.017
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.683	0.633	0.792	0.790	1.047	0.986
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.683	0.633	0.792	0.790	1.015	0.986
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.778	0.645	0.850	0.983	1.156	0.995
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.727	0.609	0.809	0.878	1.091	0.961
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.683	0.566	0.777	0.790	1.047	0.933
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.683	0.566	0.777	0.790	1.015	0.933
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.778	0.633	0.850	0.983	1.156	0.957
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.727	0.597	0.809	0.878	1.091	0.925
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.683	0.555	0.777	0.790	1.047	0.897
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.683	0.555	0.777	0.790	1.015	0.897
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.793	0.774	0.952	1.079	1.256	1.274
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.741	0.730	0.907	0.964	1.185	1.231
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.697	0.679	0.870	0.867	1.138	1.194
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.697	0.679	0.870	0.867	1.102	1.194
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.793	0.692	0.933	1.079	1.256	1.205
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.741	0.653	0.889	0.964	1.185	1.164
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.697	0.607	0.853	0.867	1.138	1.129
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.697	0.607	0.853	0.867	1.102	1.129
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.793	0.679	0.933	1.079	1.256	1.158
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.741	0.640	0.889	0.964	1.185	1.119
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.697	0.595	0.853	0.867	1.138	1.086
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.697	0.595	0.853	0.867	1.102	1.086
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.832	0.784	1.121	1.139	1.494	1.527
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.777	0.739	1.068	1.017	1.410	1.475
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.731	0.688	1.025	0.915	1.353	1.431
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.731	0.688	1.025	0.915	1.311	1.431
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.832	0.701	1.099	1.139	1.494	1.444
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.777	0.662	1.047	1.017	1.410	1.395

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.731	0.615	1.005	0.915	1.353	1.353
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.731	0.615	1.005	0.915	1.311	1.353
DV3m	MC0	ED1	EXP4	MRG5	LIM2	RENO	0.832	0.688	1.099	1.139	1.494	1.388
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.777	0.649	1.047	1.017	1.410	1.341
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.731	0.603	1.005	0.915	1.353	1.301
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.731	0.603	1.005	0.915	1.311	1.301
DV3m	MC1	ED0	EXP4	MRG0	LIM0	RENO	0.895	0.809	0.932	1.139	1.290	1.162
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.836	0.763	0.888	1.017	1.217	1.122
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.786	0.709	0.852	0.915	1.169	1.089
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.786	0.709	0.852	0.915	1.132	1.089
DV3m	MC1	ED0	EXP4	MRG0	LIM1	RENO	0.895	0.723	0.914	1.139	1.290	1.098
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.836	0.683	0.870	1.017	1.217	1.061
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.786	0.635	0.835	0.915	1.169	1.029
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.786	0.635	0.835	0.915	1.132	1.029
DV3m	MC1	ED0	EXP4	MRG0	LIM2	RENO	0.895	0.709	0.914	1.139	1.290	1.056
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.836	0.669	0.870	1.017	1.217	1.020
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.786	0.622	0.835	0.915	1.169	0.990
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.786	0.622	0.835	0.915	1.132	0.990
DV3m	MC1	ED0	EXP4	MRG1	LIM0	RENO	0.778	0.737	0.792	0.980	1.096	0.970
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.727	0.695	0.755	0.875	1.034	0.937
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.684	0.646	0.724	0.787	0.993	0.909
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.684	0.646	0.724	0.787	0.962	0.909
DV3m	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.778	0.659	0.777	0.980	1.096	0.917
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.727	0.622	0.740	0.875	1.034	0.886
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.684	0.578	0.710	0.787	0.993	0.860
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.684	0.578	0.710	0.787	0.962	0.860
DV3m	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.778	0.646	0.777	0.980	1.096	0.882
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.727	0.610	0.740	0.875	1.034	0.852
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.684	0.567	0.710	0.787	0.993	0.827
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.684	0.567	0.710	0.787	0.962	0.827
DV3m	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.761	0.704	0.681	0.854	0.968	0.826
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.711	0.664	0.648	0.763	0.913	0.798
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.668	0.618	0.622	0.687	0.876	0.774
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.668	0.618	0.622	0.687	0.849	0.774
DV3m	MC1	ED0	EXP4	MRG2	LIM1	RENO	0.761	0.630	0.667	0.854	0.968	0.781
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.711	0.595	0.636	0.763	0.913	0.755
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.668	0.553	0.610	0.687	0.876	0.732
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.668	0.553	0.610	0.687	0.849	0.732
DV3m	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.761	0.618	0.667	0.854	0.968	0.751
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.711	0.583	0.636	0.763	0.913	0.726
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.668	0.542	0.610	0.687	0.876	0.704
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.668	0.542	0.610	0.687	0.849	0.704
DV3m	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.813	0.754	0.823	0.934	1.099	1.000
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.760	0.711	0.784	0.834	1.036	0.966
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.714	0.661	0.753	0.751	0.995	0.937
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.714	0.661	0.753	0.751	0.964	0.937
DV3m	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.813	0.674	0.807	0.934	1.099	0.945
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.760	0.636	0.769	0.834	1.036	0.913
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.714	0.592	0.738	0.751	0.995	0.886
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.714	0.592	0.738	0.751	0.964	0.886
DV3m	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.813	0.661	0.807	0.934	1.099	0.909
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.760	0.624	0.769	0.834	1.036	0.878
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.714	0.580	0.738	0.751	0.995	0.852
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.714	0.580	0.738	0.751	0.964	0.852
DV3m	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.829	0.809	0.904	1.025	1.194	1.211
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.775	0.763	0.861	0.915	1.126	1.170
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.728	0.709	0.827	0.824	1.081	1.135
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.728	0.709	0.827	0.824	1.047	1.135
DV3m	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.829	0.723	0.887	1.025	1.194	1.145
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.775	0.683	0.844	0.915	1.126	1.106
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.728	0.635	0.811	0.824	1.081	1.073
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.728	0.635	0.811	0.824	1.047	1.073
DV3m	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.829	0.709	0.887	1.025	1.194	1.101
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.775	0.669	0.844	0.915	1.126	1.063
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.728	0.622	0.811	0.824	1.081	1.031
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.728	0.622	0.811	0.824	1.047	1.031
DV3m	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.869	0.819	1.065	1.082	1.419	1.451
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.812	0.773	1.014	0.966	1.339	1.402
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.763	0.719	0.974	0.870	1.286	1.360
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.763	0.719	0.974	0.870	1.245	1.360

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.869	0.733	1.044	1.082	1.419	1.372
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.812	0.691	0.994	0.966	1.339	1.325
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.763	0.643	0.955	0.870	1.286	1.285
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.763	0.643	0.955	0.870	1.245	1.285
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.869	0.719	1.044	1.082	1.419	1.319
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.812	0.678	0.994	0.966	1.339	1.274
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.763	0.630	0.955	0.870	1.286	1.236
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.763	0.630	0.955	0.870	1.245	1.236
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.814	0.735	0.932	1.139	1.290	1.162
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.760	0.693	0.888	1.017	1.217	1.122
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.715	0.645	0.852	0.915	1.169	1.089
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.715	0.645	0.852	0.915	1.132	1.089
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.814	0.658	0.914	1.139	1.290	1.098
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.760	0.620	0.870	1.017	1.217	1.061
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.715	0.577	0.835	0.915	1.169	1.029
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.715	0.577	0.835	0.915	1.132	1.029
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.814	0.645	0.914	1.139	1.290	1.056
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.760	0.608	0.870	1.017	1.217	1.020
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.715	0.566	0.835	0.915	1.169	0.990
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.715	0.566	0.835	0.915	1.132	0.990
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.707	0.670	0.792	0.980	1.096	0.970
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.661	0.632	0.755	0.875	1.034	0.937
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.621	0.588	0.724	0.787	0.993	0.909
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.621	0.588	0.724	0.787	0.962	0.909
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.707	0.599	0.777	0.980	1.096	0.917
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.661	0.565	0.740	0.875	1.034	0.886
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.621	0.526	0.710	0.787	0.993	0.860
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.621	0.526	0.710	0.787	0.962	0.860
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.707	0.588	0.777	0.980	1.096	0.882
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.661	0.554	0.740	0.875	1.034	0.852
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.621	0.515	0.710	0.787	0.993	0.827
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.621	0.515	0.710	0.787	0.962	0.827
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.691	0.640	0.681	0.854	0.968	0.826
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.646	0.604	0.648	0.763	0.913	0.798
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.607	0.562	0.622	0.687	0.876	0.774
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.607	0.562	0.622	0.687	0.849	0.774
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.691	0.573	0.667	0.854	0.968	0.781
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.646	0.540	0.636	0.763	0.913	0.755
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.607	0.503	0.610	0.687	0.876	0.732
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.607	0.503	0.610	0.687	0.849	0.732
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.691	0.562	0.667	0.854	0.968	0.751
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.646	0.530	0.636	0.763	0.913	0.726
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.607	0.493	0.610	0.687	0.876	0.704
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.607	0.493	0.610	0.687	0.849	0.704
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.739	0.685	0.823	0.934	1.099	1.000
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.691	0.646	0.784	0.834	1.036	0.966
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.649	0.601	0.753	0.751	0.995	0.937
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.649	0.601	0.753	0.751	0.964	0.937
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.739	0.613	0.807	0.934	1.099	0.945
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.691	0.578	0.769	0.834	1.036	0.913
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.649	0.538	0.738	0.751	0.995	0.886
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.649	0.538	0.738	0.751	0.964	0.886
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.739	0.601	0.807	0.934	1.099	0.909
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.691	0.567	0.769	0.834	1.036	0.878
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.649	0.527	0.738	0.751	0.995	0.852
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.649	0.527	0.738	0.751	0.964	0.852
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.754	0.735	0.904	1.025	1.194	1.211
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.704	0.693	0.861	0.915	1.126	1.170
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.662	0.645	0.827	0.824	1.081	1.135
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.662	0.645	0.827	0.824	1.047	1.135
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.754	0.658	0.887	1.025	1.194	1.145
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.704	0.620	0.844	0.915	1.126	1.106
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.662	0.577	0.811	0.824	1.081	1.073
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.662	0.577	0.811	0.824	1.047	1.073
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.754	0.645	0.887	1.025	1.194	1.101
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.704	0.608	0.844	0.915	1.126	1.063
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.662	0.566	0.811	0.824	1.081	1.031
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.662	0.566	0.811	0.824	1.047	1.031
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.790	0.745	1.065	1.082	1.419	1.451
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.738	0.702	1.014	0.966	1.339	1.402

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.694	0.653	0.974	0.870	1.286	1.360
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.694	0.653	0.974	0.870	1.245	1.360
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.790	0.666	1.044	1.082	1.419	1.372
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.738	0.629	0.994	0.966	1.339	1.325
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.694	0.585	0.955	0.870	1.286	1.285
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.694	0.585	0.955	0.870	1.245	1.285
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.790	0.653	1.044	1.082	1.419	1.319
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.738	0.616	0.994	0.966	1.339	1.274
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.694	0.573	0.955	0.870	1.286	1.236
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.694	0.573	0.955	0.870	1.245	1.236

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates RV-B Symbol Factors

Liability Symbols (Used for Coverage Parts
1, 4 and 5 RVFs only)

250	0.800
255	0.800
260	0.800
265	0.800
270	0.800
275	0.800
283	0.800
285	0.850
290	0.900
295	0.950
300	1.000
305	1.050
310	1.100
315	1.150
320	1.200
325	1.250
330	1.250
335	1.250
340	1.250
345	1.250
350	1.250
355	1.250
UNK	1.050

PIP - MedPay Symbols (Used for
Coverage Parts 2 and 6 RVFs only)

450	0.800
455	0.800
460	0.800
465	0.800
470	0.800
475	0.800
480	0.800
485	0.850
490	0.900
495	0.950
500	1.000
505	1.050
510	1.100
515	1.150
520	1.200
525	1.250
530	1.250
535	1.250
540	1.250
545	1.250
550	1.250
555	1.250
560	1.250
565	1.250
570	1.250
575	1.250
580	1.250
585	1.250
590	1.250
UNK	1.050

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
RV-C Merit Rating Plan Factors**

	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
99	1.000	1.000	1.000	1.000	1.000	0.950
98	1.000	1.000	1.000	1.000	1.000	0.950
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.042
2	1.000	1.000	1.000	1.000	1.000	1.083
3	1.000	1.000	1.000	1.000	1.000	1.125
4	1.000	1.000	1.000	1.000	1.000	1.167
5	1.000	1.000	1.000	1.000	1.000	1.208
6	1.000	1.000	1.000	1.000	1.000	1.250
7	1.000	1.000	1.000	1.000	1.000	1.292
8	1.000	1.000	1.000	1.000	1.000	1.333
9	1.000	1.000	1.000	1.000	1.000	1.375
10	1.000	1.000	1.000	1.000	1.000	1.417
11	1.000	1.000	1.000	1.000	1.000	1.458
12	1.000	1.000	1.000	1.000	1.000	1.500
13	1.000	1.000	1.000	1.000	1.000	1.542
14	1.000	1.000	1.000	1.000	1.000	1.583
15	1.000	1.000	1.000	1.000	1.000	1.625
16	1.000	1.000	1.000	1.000	1.000	1.667
17	1.000	1.000	1.000	1.000	1.000	1.708
18	1.000	1.000	1.000	1.000	1.000	1.750
19	1.000	1.000	1.000	1.000	1.000	1.792
20	1.000	1.000	1.000	1.000	1.000	1.833
21	1.000	1.000	1.000	1.000	1.000	1.875
22	1.000	1.000	1.000	1.000	1.000	1.917
23	1.000	1.000	1.000	1.000	1.000	1.958
24	1.000	1.000	1.000	1.000	1.000	2.000
25	1.000	1.000	1.000	1.000	1.000	2.042
26	1.000	1.000	1.000	1.000	1.000	2.083
27	1.000	1.000	1.000	1.000	1.000	2.125
28	1.000	1.000	1.000	1.000	1.000	2.167
29	1.000	1.000	1.000	1.000	1.000	2.208
30	1.000	1.000	1.000	1.000	1.000	2.250
31	1.000	1.000	1.000	1.000	1.000	2.292
32	1.000	1.000	1.000	1.000	1.000	2.333
33	1.000	1.000	1.000	1.000	1.000	2.375
34	1.000	1.000	1.000	1.000	1.000	2.417
35	1.000	1.000	1.000	1.000	1.000	2.458
36	1.000	1.000	1.000	1.000	1.000	2.500
37	1.000	1.000	1.000	1.000	1.000	2.542
38	1.000	1.000	1.000	1.000	1.000	2.583
39	1.000	1.000	1.000	1.000	1.000	2.625
40	1.000	1.000	1.000	1.000	1.000	2.667
41	1.000	1.000	1.000	1.000	1.000	2.708
42	1.000	1.000	1.000	1.000	1.000	2.750
43	1.000	1.000	1.000	1.000	1.000	2.792
44	1.000	1.000	1.000	1.000	1.000	2.833
45	1.000	1.000	1.000	1.000	1.000	2.875

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Maximums and Minimums to apply to get Risk Value Factors

	BI 1	PIP 2	PDL 4	OBI 5	Med Pay 6	Coll 7	Ltd Coll 8	Comp 9
Minimum	0.506	0.542	0.577	0.538	0.542	0.743	0.743	0.706
Maximum	1.203	1.289	1.374	1.280	1.289	1.768	1.768	1.679